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Social Security Bulletin



January 1956

Volume 19

Number 1

The Growth in Protection Against Income Loss From
Short-Term Sickness: 1948-54

State Public Assistance Legislation, 1955

State Unemployment Insurance Legislation, 1955

THE SOCIAL SECURITY BULLETIN is the official monthly publication of the Social Security Administration. An annual statistical supplement, with calendar-year data, has been carried as part of each September issue since 1950. Statements in BULLETIN articles do not necessarily reflect official policies of the Social Security Administration.

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Social Security in Review

State of the Union Message

PRESIDENT Eisenhower sent his report on the *State of the Union* to Congress on January 5, 1956. In reviewing the Nation's achievements of recent years, he called attention to the 1954 amendments to the Social Security Act, under which the protection of old-age and survivors insurance was "extended to some 10 million additional workers, and benefits were increased. . . . The system is sound. It must be kept so. In developing improvements in the system, we must give the most careful consideration to population and social trends, and to fiscal requirements." Recommendations will be made for "further expansion of coverage and other steps which can be taken wisely at this time," the President stated.

Other needs in the area of social welfare were listed, including "increased child welfare services, extension of the program of aid to dependent children, intensified attack on juvenile delinquency, and special attention to the problems of mentally retarded children. The training of more skilled workers for these fields and the quest for new knowledge through research in social welfare are essential. Similarly, the problems of our aged people need our attention." To help meet the housing needs of the aged, President Eisenhower promised that legislation would be introduced to "assist the private homebuilding industry as well as charitable and nonprofit organizations."

To help cushion "the heavy and rising costs of illness and hospitalization to individuals and families," the President urged that provision be made, by "Federal reinsurance or otherwise, to foster extension of voluntary health insurance coverage to

many more persons, especially older persons and those in rural areas. Plans should be evolved to improve protection against the costs of prolonged or severe illness. These measures will help reduce the dollar barrier between many Americans and the benefits of modern medical care." He also asked for greater Federal support of medical research programs and stated that he would "recommend a new plan to aid construction of non-Federal medical research and teaching facilities and to help provide more adequate support for the training of medical research manpower." The President said that the health program would be submitted to Congress in detail.

The President also indicated his interest in the welfare of Government employees. Among the steps he said he would request in this field is "legislation for prepaid group health insurance for employees and their dependents, and to effect major improvement in the civil-service retirements system." Veterans' benefits are now the subject of study by the Commission on Veterans' Pensions, which will soon submit a report.

Program Operations

At the end of October 1955, monthly benefits amounting to approximately \$404.0 million were being paid under the old-age and survivors insurance program to almost 7.9 million persons.

	October 1955	September 1955	October 1954
Old-age and survivors insurance:			
Monthly benefits in current-payment status:			
Number (in thousands).....	7,856	7,796	6,719
Amount (in millions).....	\$404	\$399	\$330
Average old-age benefit.....	\$61.64	\$61.47	\$58.87
Public assistance:			
Recipients (in thousands):			
Old-age assistance	7,856	7,796	6,719
Aid to dependent children (total).....	2,171	2,191	2,122
Aid to the blind.....	104	104	102
Aid to the permanently and totally disabled.....	242	241	221
General assistance (cases).....	286	290	312
Average payments:			
Old-age assistance	\$53.28	\$52.50	\$51.52
Aid to dependent children (per family).....	\$7.74	\$7.44	\$5.92
Aid to the blind.....	\$7.82	\$7.03	\$6.22
Aid to the permanently and totally disabled.....	\$5.51	\$5.23	\$4.40
General assistance (per case).....	\$3.07	\$2.98	\$4.47
Unemployment insurance:			
Initial claims (in thousands).....	794	725	1,100
Beneficiaries, weekly average (in thousands).....	672	763	1,299
Benefits paid (in millions).....	\$70	\$83	\$135
Average weekly payment for total unemployment	\$26.02	\$25.79	\$25.72

The totals represent increases of \$74.2 million in monthly amount and 1.1 million in number from the totals a year earlier; the percentage increases were 23 percent and 17 percent, respectively. Among the various types of benefits the increase in number ranged from 2 percent for parent beneficiaries to 20 percent for persons receiving old-age benefits.

By the end of October, 6.3 million persons aged 65 or over were receiving monthly benefits, almost a million more than in October 1954. Their monthly benefits totaled \$343.9 million, compared with \$276.9 million a year earlier. About 1.6 million mothers and dependent or orphaned children under age 18 were being paid benefits—152,000 more than the number a year earlier. Their monthly benefits totaled \$60.0 million.

Monthly benefits awarded in October numbered 130,000, about 4,000 more than in September and 23,000 more than in November 1954. October was the fourteenth consecutive month in which the number of monthly benefit awards exceeded 100,000. Lump-sum death payments totaling \$9.7 million were made in October. The average lump-sum payment per deceased worker was \$201.26.

A disability freeze period was established for about 6,000 workers in October, bringing the number of persons for whom a freeze period has been established to about 38,000. By the end of November, the Commissioner of Social Security had approved agreements with agencies in 46 States, the District of Columbia,

Alaska, Hawaii, and Puerto Rico, under which the agencies will make determinations of disability; the Bureau of Old-Age and Survivors Insurance had received determinations from agencies in 40 States and the District of Columbia.

● Further declines in the caseloads for aid to dependent children and general assistance were among the more important changes in the public assistance programs during October. For aid to dependent children, where the number of families decreased 6,000, October marked the sixth consecutive month of decline. For the general assistance caseload, which dropped by 4,000, it was the seventh consecutive month. Another important occurrence was the continuing reduction in old-age assistance in most of the States, although there was a small increase in the caseload for the country as a whole. This net rise was more than accounted for by the increase of 3,800 in the Alabama program, where liberalizations in policy have resulted in considerable expansion in the past 6 months. In aid to the blind and aid to the permanently and totally disabled the national caseloads rose slightly during the month.

Total monthly expenditures for assistance increased \$1.7 million, largely because of the \$2.0-million rise in total payments for old-age assistance. The increase in that program, however, reflected sizable changes in only a few States. Payments rose \$1 million, or 7.4 percent, in California when the State raised the standards

about \$5 for aged persons. A change from \$100 to \$108 in the maximum payment in Colorado contributed to the increase of \$428,000 (9.6 percent) for that State. The third largest increase (\$99,000 or 3.4 percent) occurred in Alabama and was in line with the rise in the old-age assistance caseload. In comparison with old-age assistance, the other programs showed relatively small changes in payments. In aid to the blind and aid to the permanently and totally disabled, payments rose \$94,000 and \$148,000, respectively, and they dropped in both aid to dependent children (\$339,000) and general assistance (\$181,000).

Substantial increases occurred among the States in average payments for the special types of public assistance. The changes for California and Colorado resulted in increases of \$4.85 and \$7.89, respectively, in their average old-age assistance payments. For recipients of aid to the blind in California the average payment rose \$4.77 when the State raised standards in that program as in old-age assistance. Increases in average payments for recipients of old-age assistance (\$1.85) and of aid to the blind (\$5.15) in Nebraska resulted from higher maximums. In New Hampshire, increases in averages for old-age assistance (\$4.67), aid to the blind (\$5.40), and aid to the permanently and totally disabled (\$4.36) were the result of the higher nursing-home rates in October, which were made retroactive to July 1. Vendor payments for medi-

(Continued on page 8)

	October 1955	September 1955	October 1954	Calendar year 1954	1953
Civilian labor force ^{1,2} total (in thousands).....	67,292	66,882	64,882	64,468	63,815
Employed	65,161	64,733	62,141	61,238	62,213
Unemployed	2,131	2,149	2,741	3,230	1,602
Personal income ^{1,3} (billions; seasonally adjusted at annual rates), total	\$309.6	\$307.9	\$288.4	\$287.6	\$286.2
Wage and salary disbursements.....	213.6	212.4	196.8	196.2	198.6
Proprietors' income	39.1	39.1	36.9	37.9	38.2
Personal interest income, dividends, and rental income.....	38.1	37.7	35.5	35.3	33.4
Social insurance and related payments.....	12.3	12.3	12.1	11.5	9.3
Public assistance	2.5	2.5	2.4	2.4	2.4
Other	9.2	9.2	9.1	8.9	8.4
Less: Personal contributions for social insurance.....	5.3	5.3	4.5	4.5	3.9
Consumer price index ^{1,4}	114.9	114.9	114.5	114.8	114.4

¹ Data relate to continental United States, except that personal income includes pay of Federal personnel stationed abroad.

² Bureau of the Census.

³ Data from the Office of Business Economics, Department of

Commerce. Components differ from those published by the Department, since they have been regrouped; for definitions, see the *Bulletin*, September 1955, page 28, table 1.

⁴ Bureau of Labor Statistics.

The Growth in Protection Against Income Loss From Short-Term Sickness: 1948-54*

Sickness produces two major types of economic loss to consumers—the expenditures made in purchasing medical care and the losses resulting when income stops. Insurance and various other forms of protection may be arranged in advance to reduce the impact of both types of economic loss at the time they occur. The growth in these forms of economic security has been rapid in the postwar years. The entire subject has become sufficiently large in scope and complexity to warrant consideration of income loss arising from sickness apart from medical care costs and expenditures. It is hoped that further studies will permit refinement of the estimates and analyses in this field—an area of vital concern to the public as well as the government.

previous years the Social Security Administration report on voluntary insurance against sickness, a regularly scheduled article that has appeared in the *BULLETIN* annually since 1951, covered both medical care expenditures and income loss from short-term sickness. The present article deals only with income loss and forms of protection against this loss.¹

As time and staff have permitted, the Division of Research and Statistics has explored various aspects of the data incorporated in this series. This year special attention was given to the subject of paid sick leave. This item, hitherto treated as an offset to income loss, is treated in this article as a form of employer self-insurance. Revised estimates for each year in the series were developed.

The expansion in the benefits provided under the compulsory disability insurance laws in four States and under the Railroad Unemployment Insurance Act also occasioned a re-examination of the previous approach (which excluded the public plans since the series had been confined to the wholly voluntary field of income-loss insurance and medical care insurance). The revision of the sick-leave estimate and the incorporation of the compulsory temporary disa-

bility insurance data into the study were two important reasons for devoting a separate article to income loss from temporary disability.

Broadly defined, income loss due to illness exceeds the Nation's expenditures for medical care. In this study, however, the estimate of income loss is restricted to that related to non-occupational illness and injury; it encompasses only current income loss from short-term or temporary disability and the first 6 months of extended disability. It therefore excludes the loss of amounts that would have been earned in the future had not extended or permanent disability or premature death occurred.

Protection against income loss is provided in a number of ways. The most usual forms are group or individual insurance policies sold by insurance companies that pay cash amounts for specified periods of disability. Employers may also self-insure, providing either cash benefits or sick leave. Some unions, union-management trust funds, fraternal societies, and mutual benefit associations provide cash disability benefits. Under four State laws and under the Railroad Unemployment Insurance Act, employers are required to protect their employees from loss of wages due to temporary disability. For railroad workers and for workers in Rhode Island the benefits are paid from a public fund. In California and New Jersey, benefits are paid through private plans (private insurance and self-insurance), as well as through public funds. In mid-1954,

about 46 percent of the covered employed workers in California and 64 percent of those in New Jersey were under private plans. In New York, while employers are permitted to insure with a public fund (the State Insurance Fund), the overwhelming majority of employees—about 97 percent—are protected through private arrangements.

To enable the reader to study the public or the private provisions separately, the tables and text that follow draw distinctions among the different sources of protection.

Extent of Income Loss

The estimated income loss arising from nonoccupational illness and injury of short-term duration is shown in table 1 for the years 1948-54. The estimate includes the loss of income in the first 6 months of long-term illness but excludes losses occurring after 6 months or occasioned by premature death. In 1954 an estimated \$6.2 billion in income was lost—\$5.1 billion by wage and salary workers and \$1.0 billion by the self-employed. In 1948 the loss in income had been \$4.6 billion, with slightly more than three-fourths lost by wage and salary workers.

Table 1 identifies the income loss of four distinct groups—employees of Federal, State, and local governments; employees covered by public temporary disability insurance laws; other wage and salary workers; and the self-employed. The government employees are shown separately because for them sick-leave provisions are general. The wage loss of employees coming under public disability insurance laws is identified because their protection, while provided about equally through private insurance companies and public insurance programs, is not on a wholly voluntary basis; a substantial amount of their protection is mandatory on their employers by law. The estimated income loss of self-employed persons is shown separately, since group-insurance provisions would not be applicable to them.

* Prepared in the Division of Research and Statistics, Office of the Commissioner.

¹ See "The Growth of Voluntary Health Insurance: 1948-54," *Social Security Bulletin*, December 1955, which presented data on medical care expenditures and health insurance.

Table 1.—Estimated income loss from nonoccupational short-term sickness,¹ by type of employment, 1948-54
[In millions]

Year	Total	Wage and salary workers				Self-employed persons ²
		Total ³	Federal, State, and local government employees ⁴	Employees covered by temporary disability insurance laws ⁵	Other ⁶	
1948.....	\$4,629	\$3,575	\$408	\$482	\$2,685	\$1,054
1949.....	4,536	3,599	464	626	2,509	937
1950.....	4,935	3,943	479	1,109	2,355	992
1951.....	5,555	4,435	569	1,235	2,631	1,120
1952.....	5,852	4,754	645	1,316	2,793	1,098
1953.....	6,154	5,106	685	1,398	3,023	1,048
1954.....	6,157	5,117	716	1,391	3,010	1,040

¹ Short-term or temporary non-work-connected disability (lasting not more than 6 months) and the first 6 months of long-term disability.

² Average annual earnings per wage worker from *Survey of Current Business, National Income Supplement*, 1954 edition, and *National Income Number*, July 1955 (Department of Commerce), divided by 255 workdays in a year and multiplied by 7 days. Resulting income loss per worker multiplied by annual average employment obtained from *Current Population Reports: Annual Report on the Labor Force*, Series P-50, Nos. 13, 19, 31, 40, 45, and 50 (Bureau of the Census).

³ Excludes Armed Forces. For Federal employees obtained by dividing mean income (as reported in *Pay Structure of the Federal Civil Service, Annual Report*, Federal Employment Statistics Office, U. S. Civil Service Commission) by 253 and multiplying by 8 days, then multiplying the result by the number

of employees on June 30 of each year (as in source cited). For State and local government employees, obtained by dividing average annual earnings (as reported in the *Survey of Current Business, National Income Supplement*, 1954 edition, and July 1955, table 27) by 255 and multiplying by 8 days, then multiplying the result by the number of employees (as reported in *Public Employment in October, 1948-54*, Bureau of the Census).

⁴ Average annual wage of such employees divided by 255 and multiplied by 7 and then multiplied by the mean employment each year.

⁵ Represents the difference between the estimated totals for all wage earners and for those in government employment or covered by temporary disability insurance laws.

⁶ Same method and sources as for wage and salary workers (footnote 2).

The amount of income loss occurring each year because of nonoccupational short-term sickness was assumed to average 7 days for wage and salary workers and for the self-employed. However, government workers, most of whom have sick leave, were assigned a loss of 8 days because it is commonly assumed that workers protected by sick leave lose more days from work due to non-occupational disability than do other workers.

Protection Against Income Loss

The three sources of income-loss protection are examined separately in tables 2, 3, and 4 and summarized in table 6. The first of these tables is confined to the operations of private insurance carriers and private plans other than those providing sick leave. Table 3 shows the total protection under public laws by presenting data on each of the various types of insurance arrangements; to the extent that the protection is provided through private insurance companies, there is overlapping with table 2. The data in table 4 are devoted to replacement of income through sick-leave benefits; this table excludes any self-insurance arrangements coming under the temporary disability insurance laws.

Voluntary Insurance Provisions

As already indicated, the insurance sold by private insurance carriers to provide for replacing part of the income loss due to sickness may be written in compliance with the State temporary disability laws of California, New Jersey, and New York. Table 2 draws this distinction, not previously made in this series. The premiums and benefits shown as group insurance under voluntary provisions exclude the insurance written by private carriers for employers coming under the provisions of the public laws, which is shown in the right-hand section of the table.

Individually written insurance does not in every instance apply to earnings since it is possible for anyone to purchase policies paying stated amounts for each week of disability, regardless of whether there has been an actual loss of earnings. It is not

Table 2.—Premiums and benefit payments for private insurance against income loss, 1948-54¹
[In millions]

Year	Type of private insurance							
	Total	Under voluntary provisions				Under public provisions		
		Total	Group	Individual	Other ²	Total	Group	Other ³
Insurance premiums								
1948-----	\$544.9	\$531.8	\$162.1	\$346.0	\$23.7	\$13.1	\$12.8	\$0.3
1949-----	588.0	548.9	177.6	352.0	19.3	39.1	32.4	6.7
1950-----	670.9	593.5	219.3	355.0	19.2	77.4	64.6	12.8
1951-----	777.2	627.5	249.6	361.0	16.9	149.7	122.8	26.9
1952-----	852.7	690.8	266.2	399.4	25.2	161.9	132.9	29.0
1953-----	1,001.2	813.0	295.6	478.0	39.4	188.2	159.1	29.1
1954-----	1,064.2	876.9	321.6	516.3	39.0	187.3	156.9	30.4
Benefit payments								
1948-----	\$278.0	\$268.7	\$114.9	\$139.0	\$14.8	\$9.3	\$9.1	\$0.2
1949-----	312.0	284.9	124.3	148.0	12.6	27.1	22.7	4.4
1950-----	374.0	319.8	156.8	151.0	12.0	54.2	46.2	8.0
1951-----	474.4	361.1	196.7	154.0	10.4	113.3	96.8	16.5
1952-----	536.0	408.2	218.3	173.4	16.5	127.8	108.8	19.0
1953-----	586.6	446.4	221.4	196.6	28.4	140.2	119.2	21.0
1954-----	615.6	479.1	233.5	216.6	29.0	136.5	113.9	22.6

¹ Premiums and losses as reported for the United States by type of insurance benefit by the Health Insurance Council adjusted (a) to include accidental death and dismemberment provisions in policies that insure against income loss to offset understatement arising from omitting current short-term income-loss insurance in automobile, resident liability, life, and other policies and (b) to remove data for fraternal societies, shown with "other" forms of income-loss insurance in this table. For detailed methodology on the separation of group and individual accident and health insurance into its components—wage loss, hospitalization, and surgical and medical care—see footnotes to table 2, page 4, *Social Security Bulletin*, December 1954.

In dividing group insurance premiums into those provided under private provisions and those provided in compliance with public laws, some estimating of self-insurance and other was necessary.

Loss ratios applicable to all group insurance were applied to the benefits under private auspices and under public laws to obtain the premiums applicable to each.

² Fraternal-society, union-management trust fund, trade-union, and mutual benefit association plans.

³ Self-insured operations and some union and union-management plans under California, New Jersey, and New York laws.

possible to distinguish such disability payments from those related to an actual earnings loss, and in this analysis the resulting benefits are treated as if they had replaced lost earnings.

Premiums for insurance providing cash replacement of lost income passed the billion-dollar mark in 1953 and continued their upward trend in 1954. The \$1.1 billion paid in premiums in 1954 was nearly twice the 1948 total of \$545 million.

Benefit payments amounted to \$616 million in 1954, more than double the total of \$278 million in 1948. Private group insurance accounted for 56 percent of the 1954 losses and individual insurance for 35 percent; self-insurance and other miscellaneous forms of cash benefits under fraternal-society, mutual benefit, union-management, and union plans amounted to 8.4 percent of the total benefits paid.

Benefits paid under the public provisions of California, New Jersey, and New York amounted to 22 percent of all benefits paid by insurance companies in 1954, while in 1948 they represented only 3.3 percent.

Public Provisions

Information about benefits under the four State temporary disability

Table 3.—Benefit payments under temporary disability insurance laws provided through private auspices and through publicly operated funds, 1948-54¹

Year	Total	Type of insurance arrangement		
		Through private auspices ²		Through publicly operated funds
		Group insurance	Self-insurance ³	
1948.....	\$66.4	\$9.1	\$0.2	\$57.1
1949.....	89.2	22.7	4.4	62.1
1950.....	117.4	46.2	8.0	63.2
1951.....	174.2	96.8	16.5	60.9
1952.....	202.3	108.8	19.0	74.5
1953.....	231.8	119.2	21.0	91.6
1954.....	239.4	113.9	22.6	102.9

¹ Under the Railroad Unemployment Insurance Act and the laws of Rhode Island, California, New Jersey (beginning in 1949), and New York (beginning in 1950). Excludes hospital benefits for California and hospital, surgical, and medical benefits in New York.

² Under the laws of California, New Jersey, and New York.

³ Employers may self-insure by observing certain stipulations of the law. Also includes some union plans whose provisions come under the laws.

Table 4.—Estimated value of paid sick leave in private industry and in Federal, State, and local government employment, 1948-54

Year	Total	Workers in private industry ¹			Government workers		
		Total	Not covered by temporary disability insurance laws	Covered by temporary disability insurance laws ²	Total	Federal ³	State and local ⁴
1948.....	\$450.6	\$207.1	\$191.7	\$15.4	\$243.5	\$152.8	\$90.7
1949.....	492.5	210.9	190.2	20.7	281.6	178.2	103.4
1950.....	517.0	226.4	190.9	35.5	290.6	176.8	113.8
1951.....	619.6	259.1	218.3	40.8	360.5	228.9	131.6
1952.....	693.2	278.3	233.6	44.7	414.9	263.0	151.9
1953.....	729.0	290.0	243.9	46.1	439.0	270.6	168.4
1954.....	745.8	296.3	249.0	47.3	449.5	262.3	187.2

¹ Sum of estimated value of (a) paid sick leave for employees with sick leave exclusive of other protection and (b) that for employees with group insurance supplemental to sick leave. Under each category, number of employees was adapted from *Annual Survey of Accident and Health Coverage in the U. S., 1948-54* (Health Insurance Council). Average annual earnings per full-time employee from *Survey of Current Business, National Income Supplement*, 1954 edition, and *National Income Number*, July 1955, line 92, table 27 (Department of Commerce). It is assumed that in private industry there are 255 working days a year and that workers receive an average of 4 days of paid sick leave a year exclusive of other protection and 3.2 days when they also have group insurance.

² Assumes that some workers entitled to cash benefits under temporary disability laws would have sick leave in addition to their benefits under the laws, but only to the extent needed to bring up to 80 percent the replacement of their potential wage loss.

³ The number of employees on the Federal payroll as of June 30 of each year and mean income for each year from *Pay Structure of the Federal Civil Service, Annual Reports* (U. S. Civil Service Commission,

Federal Employment Statistics Office). Data refer to paid civilian full-time employees in the Executive branch of the Federal Government in the continental United States. More than 99 percent of these employees are covered by paid sick-leave provisions. The 1-percent overestimate is offset by the exclusion of judicial and legislative Federal employees with sick-leave provisions. Federal employees work 253 days a year, and their paid sick-leave benefits, which cover 7.8 days on the average, therefore equal 3.1 percent of payroll for the continental United States.

⁴ Number of full-time employees on State and local government payrolls from *Public Employment in October, 1948-54* (Bureau of the Census). On the basis of various studies, it has been assumed that the number of State and local employees covered by sick-leave plans has increased gradually from 65 percent of the total number employed in 1948 to 76 percent in 1954. Average annual earnings per full-time employee from the *Survey of Current Business, National Income Supplement*, 1954 edition, and July 1955, line 86, table 27. It is assumed that in State and local government employment there are 255 working days a year and that workers receive an average of 4.4 days of paid sick leave a year.

insurance programs (California, New Jersey, New York, and Rhode Island) and the Railroad Unemployment Insurance Act is summarized in table 3. In 1948, when only three of the five programs were in operation, benefits totaled \$66 million. By the end of 1954 they had reached \$239 million. Expansion in the volume of benefits was more decided under private plans than under public plans; the implementation of the New Jersey law (1949) and the New York law (1950), both of which provided for underwriting by commercial insurance carriers, is reflected in these findings. Of total benefits provided in 1954, 57 percent were made available through private group insurance contracts or self-insurance. Of the \$136.5 million paid in benefits through private auspices, \$114 million was paid through group policies and the balance from self-insured plans.

Paid Sick Leave

The number of persons covered by paid sick-leave provisions in 1954 has been estimated as 10.7 million. Of these, about 2.2 million are estimated by the Health Insurance Council to

be included in formal arrangements providing sick leave supplemented by a group insurance policy. The number of persons who on their own initiative have supplemented their sick leave by purchasing an individual accident and health insurance policy is not known. This information is not essential to the methodology used here, though such data would permit further refinement of the findings.

In earlier articles, a distinction was drawn between sick leave (which was treated as a direct offset to income loss) and cash reimbursement through insurance and self-insurance. In reappraising the procedures used it was recognized that this treatment created a problem with respect to the residual income loss of persons for whom sick leave replaced part but not all of their loss. A very large part of the loss that remained could not be considered compensable or insurable under existing forms of insurance. Since sick leave is essentially a form of self-insurance provided by employers, it does not differ, except in the proportion of potential loss compensated, from other self-insured benefits. Accordingly it has been in-

Table 5.—Estimated value of potential income loss due to short-term sickness¹ and of paid sick leave and insurance among workers covered by paid sick leave, 1948, 1953, and 1954

[In millions]

Year and item	All workers under sick-leave plans	Workers with sick leave only	Workers with sick leave and insurance
1948:			
Potential income loss.....	\$826	\$808	\$18
Value of sick leave and insurance ²	458	444	³ 14
Percent covered by protection provided.....	55.4	55.0	77.8
1953:			
Potential income loss.....	\$1,313	\$1,061	\$252
Value of sick leave and insurance ²	830	628	³ 202
Percent covered by protection provided.....	63.2	59.2	80.2
1954:			
Potential income loss.....	\$1,361	\$1,103	\$258
Value of sick leave and insurance ²	849	643	³ 206
Percent covered by protection provided.....	62.4	58.3	79.8

¹ That part of the income loss to which sick leave applies is potential rather than actual loss; the remainder is actual loss.

² Amounts are understated since no benefits from the purchase of individual insurance policies are included as protection.

³ Estimates of the number of workers with dual

protection based on Health Insurance Council data. The supplementary protection derived from insurance was assumed to be at a level that would, in combination with sick leave, replace 80 percent of the full potential wage loss. Since sick leave had been estimated at 40 percent, one-half the amounts shown represent insurance benefits.

cluded this year as one form of protection against income loss.

Exploration of available data showed that it was possible to determine with a considerable degree of accuracy the extent of sick leave used by Federal employees. Several studies provided a working basis for examining the sick-leave provisions in effect for State and local government employees, separately for school employees and for others. These data, which are considered to be reasonably accurate, were sufficiently detailed to permit allowance for cumulative and noncumulative provisions and for the differences in protection afforded newly hired and long-time employees.

Unfortunately, no similar background material could be applied to the analysis of sick-leave provisions in private industry, so the degree of refinement of this component of the estimate of sick leave is less than for government employees. Allowance was made for workers having both sick leave and a group insurance policy, and the data are accordingly weighted for this dual coverage. Caution should nevertheless be exercised in using the figures applicable to private industry since the margin of error in this part of the estimate may be considerable. Similarly, the extent of sick leave provided for railroad workers and for workers covered by the temporary disability insurance laws of California, New Jersey, New York, and Rhode Island is at best an

informed guess, included to indicate the presence of this additional form of protection for employees in occupations where temporary disability insurance laws apply.

With these qualifications, table 4 furnishes useful guides to the prevalence of sick leave in the United States. Paid sick leave, which amounted to about \$451 million in 1948, by 1954 covered an estimated \$746 million of income lost because of illness. More than 60 percent of current sick leave is provided by government for its employees; more than a third was attributable to the Federal Government's sick-leave provisions. Like other items in this series, the cash value of sick leave fluctuates with employment levels and has risen as wages and salaries have increased. There has been no attempt to make any allowance for the fact that some sick-leave provisions might cover more than the 6 months of disability encompassed in the estimate of income loss; it is believed that such an adjustment would undoubtedly be within the margin of error of all the figures.

More protection is provided today to the workers of the country through sick leave than through voluntary insurance benefits. If, however, the cash disability benefits paid from public funds are counted with the benefits derived from insurance company policies, the cash indemnity benefits are almost equal in value to sick leave.

In the preparation of the estimates of sick leave the value of the time lost from work among employees covered by sick-leave provisions was determined, and assumptions were made as to the proportion of these amounts represented by wage continuation. For this group, all of whom have sick leave, or sick leave and a group insurance policy, it is therefore possible to estimate the extent of protection derived from their sick leave. The comparison of their potential loss of income with the amounts estimated as compensated is shown in table 5 for 1948, 1953, and 1954. Among persons with sick leave as their only protection, approximately 58 percent of their potential loss of income in 1954 was met through sick leave. For those with both sick leave and insurance protection, 80 percent was met. For the two groups combined, their protection was equivalent to 62 percent of their potential loss of income. If it were possible to take into account any savings, including lower taxes, that result when the employee is not working, the losses would be even lower.

Summary of Protection Provided

Data from tables 2, 3, and 4 have been summarized in table 6 so that the total value of all forms of protection against income loss due to nonoccupational illness may be determined.

The dollar value of all forms of protection has risen from \$786 million in 1948 to \$1,464 million in 1954. Benefits under voluntary provisions (including insurance company policies, self-insurance, and sick leave but excluding private insurance under public laws) accounted for \$476 million in 1948 and \$775 million in 1954. Benefits under public auspices, either through the temporary disability insurance laws or as sick leave granted government employees, equaled \$310 million in 1948 and \$689 million 6 years later. Cash indemnity benefits under both voluntary and public provisions rose from \$335 million in 1948 to \$718 million; by 1954 cash indemnity benefits represented 49 percent of all benefits, including sick leave; in 1948 they accounted for 43 percent of the total protection.

Measuring the Extent of Protection

With the data for 1948-54 on income loss because of illness and on the dollar value of various forms of protection against this loss, it is possible to determine the growth in security against income loss from illness (table 7). When the income loss experienced each year (table 1) is related to the protection provided (table 6), protection as a percent of income loss can be determined. The remainder—the income loss not covered—does not indicate the full extent of the economic costs of short-term sickness. There is an indirect or secondary cost, resulting from the operation of the mechanism of providing cash disability insurance. The right-hand column of table 7 contains data obtained by subtracting the insurance benefits from the premiums (in table 2), with an addition each year for the cost of administering the public temporary disability insurance programs (not shown elsewhere).

Income loss rose from \$4.6 billion in 1948 to slightly less than \$6.2 billion in 1953 and in 1954, an increase of one-third. In the same period the protection provided rose from \$786 million to \$1,464 million, or 86 percent. As a result the protection covered 24 percent of the loss in 1954 as against only 17 percent in 1948. While the income loss not protected by insurance or sick leave also increased between 1948 and 1954, it actually declined \$54 million between 1953 and 1954, and over the 7 years it rose only 22 percent in all. The cost of providing the cash sickness portion of the protection also ad-

Table 7.—Growth in protection against income loss, 1948-54
(Amounts in millions)

Year	Income loss and protection provided			Economic costs	
	Income loss ¹	Protection provided ²	Protection as percent of loss	Income loss not protected	Net cost of providing insurance ³
1948.....	\$4,629	\$786	17.0	\$3,843	\$271
1949.....	4,536	867	19.1	3,669	282
1950.....	4,935	954	19.3	3,981	302
1951.....	5,555	1,155	20.8	4,400	309
1952.....	5,852	1,304	22.3	4,548	324
1953.....	6,154	1,407	22.9	4,747	423
1954.....	6,157	1,464	23.8	4,693	456

¹ From table 1.

² From table 6. Includes sick leave.

³ Includes retention costs (for contingency reserves, taxes, commissions, acquisition, claims settlement, and underwriting gains) of private insurance companies (from table 2) and administrative expenses for publicly operated plans and for supervision of the operation of private plans.

vanced during the 7 years, as insurance became more widespread. From \$271 million in 1948, these indirect economic costs were at a level of \$456 million by 1954. Their increase of only 68 percent in the 7-year interval, compared with the 86-percent increase in the total protection provided and an increase of 114 percent in the cash insurance benefits paid, reflects the higher loss ratios prevailing in cash disability insurance in the most recent years in the series. Benefits represented a larger proportion of premium income in 1953 and 1954 than in 1948.

To the \$4,693 million of income loss not covered by sick leave or by insurance benefits in 1954 may be added the \$456 million spent for operating the various insurance programs. The 1954 gross cost of short-term disability to the national economy then becomes \$5.1 billion in lost

wages not recovered by insurance and in expenditures to provide protection against this loss. An additional amount—but of unknown size—might also be added to the figures to represent the cost of operating sick-leave programs.

It is also of interest to examine that portion of the residue of lost income that might conceivably be recovered if insurance policies and sick-leave plans were more widespread and if their benefits were more nearly at the relatively high level of some plans. While the income that the wage earner fails to receive because he is ill represents a loss to the national income, the individual worker may suffer only a part of this loss directly, since his expenses for working and his income taxes and social security contribution are reduced.²

At any rate, most insurance and many sick-leave plans undertake to compensate only a portion of the income lost, since they are not intended to apply to medical expenses and, by paying less than a "take home" wage, are designed to discourage remaining away from work. In addition, insurance policies usually do not cover the first few days or first week of illness, since the first few days are looked upon as not an insurable risk. The potentially insurable and the potentially compensable income loss of the Nation are therefore somewhat less than the total income loss so far considered.

To arrive at hypothetical figures that can meaningfully represent the portion of the income loss due to sickness that might conceivably be covered by prevailing private insurance provisions, the data properly should exclude (1) the wage loss of persons covered by sick leave and the benefits received, since sick leave applies to the first few days of illness as well as the later days and also usually provides for 100 percent of wage continuation for the period covered by the sick leave rather than some lower amount; and (2) the benefits and

² Additionally, it must be assumed that the worker's medical expenses for this illness are met through means other than out-of-pocket expenditures, which may, of course, be greater than any savings that accrue on carfare, meals, clothing, or taxes while he is ill.

Table 6.—Benefits provided as protection against income loss, summary data, 1948-54
(In millions)

Year	Total	Under voluntary provisions			Under public provisions			
		Total	Cash sickness insurance and self-insurance	Sick leave	Total	Publicly operated cash sickness funds	Cash sickness insurance and self-insurance	Sick leave for government employees
1948.....	\$785.7	\$475.8	\$268.7	\$207.1	\$309.9	\$7.1	\$0.3	\$243.5
1949.....	866.6	495.8	284.9	210.9	370.8	62.1	27.1	281.6
1950.....	954.2	546.2	319.8	226.4	408.0	63.2	54.2	290.6
1951.....	1,154.9	620.2	361.1	259.1	534.7	60.9	113.3	360.5
1952.....	1,303.7	686.5	408.2	278.3	617.2	74.5	127.8	414.9
1953.....	1,407.2	736.4	444.4	292.0	670.8	91.6	140.2	439.0
1954.....	1,464.3	775.4	479.1	296.3	688.9	102.9	136.5	449.5

Table 8.—Extent of income-loss protection excluding sick leave, 1948, 1953, and 1954

[In millions]

Item	1948	1953	1954
Total income loss ¹	\$3,803	\$4,841	\$4,796
Income loss excluding first 3 days ²	2,662	3,389	3,357
Two-thirds of income loss excluding first 3 days.....	1,776	2,260	2,239
Amount of insurance benefits ³	328	577	616
Percent of loss met by insurance:			
Total income loss.....	8.6	11.9	12.8
Income loss excluding first 3 days.....	12.3	17.0	18.3
Two-thirds of income loss excluding first 3 days.....	18.5	25.5	27.5

¹ Excludes all income loss of persons covered by sick-leave plans.

² Income loss reduced by 30 percent.

³ Excludes estimated amount of insurance benefits of persons with both sick leave and group insurance provided by their employers. (See footnote 3, table 5.)

wage loss of persons having both sick leave and cash disability protection.

Table 8 furnishes the data for comparing cash disability benefits with the full income loss of all persons who do not have sick-leave protection and for assessing the proportions of their potentially insurable and potentially compensable income loss that were met by insurance benefits in 1948, 1953, and 1954.

No attempt has been made in pre-

paring the data for 1948 to take into account the fact that the insurance available in that year generally excluded the first 7 days of disability, while by 1954 the first 3 days of disability were all that were excluded in a number of plans. The latter exclusion was applied for all 3 years, so that the concept used each year would be similar when the percentages are compared. (The dollar values are not comparable because of income changes occurring in the interim.)

The applicable income loss for persons not covered by sick leave amounted to \$3,803 million in 1948, \$4,841 million in 1953, and \$4,796 million in 1954. Insurance benefits equaled \$328 million, \$577 million, and \$616 million in the same 3 years. Insurance, which equaled 8.6 percent of the total income loss in 1948, had increased to 12.8 percent in 1954. The residual loss not met by insurance was \$3,475 million in 1948 and \$4,180 million in 1954. These amounts were partially offset by certain savings. If the net cost of providing the insurance were taken into account, however, they would be increased by \$269 million in 1948, and by \$429 million in 1954.

The potentially insurable income loss experienced each of the 3 years

was obtained by excluding the 30 percent of the total income loss attributable to the first 3 days of sickness. The first 3 days of sickness were excluded rather than the first 7 days (represented by 50 percent of the total income loss) so that the remaining loss could properly be compared with insurance benefits, some of which make payments for the fourth through the seventh days. Insurance benefits equaled 18 percent of this figure in 1954; they had amounted to 12 percent in 1948.

A third type of adjustment was made to obtain figures to represent potentially compensable income loss. For this benchmark, potentially insurable income loss—which excludes the first 3 days of sickness—may be reduced by as much as one-third; the two-thirds remaining represents the portion of income that may be compensated. Even though some policies may compensate for less than two-thirds of the total loss, the use of the two-thirds figure as a potentially compensable income-loss estimate appears to be a reasonable standard, already prevailing under some policies. Insurance is now meeting 27.5 percent of this theoretical benchmark; it had increased 9 percentage points from the 1948 level of 18.5 percent.

SOCIAL SECURITY IN REVIEW

(Continued from page 2)

cal care accounted for most of the other outstanding increases.

Sizable decreases in average payments in the special types of public assistance were restricted largely to aid to dependent children. The average payment to families receiving aid to dependent children in Ohio dropped \$4.80, but supplementation from general assistance canceled the effect of the reduction. In Hawaii the average family payment dropped \$4.59; this decline, with that for September, represented a return to the normal payment level following the inclusion in August of an extra clothing allowance for school children.

In Arizona the average payment to families receiving aid to dependent children dropped \$3.66, chiefly because certain Indian children receiving aid under that program returned

to publicly supported boarding schools. While they are in school these children receive an allowance only for clothing and personal incidentals. Alabama reported a decrease of \$4.23 in the average payment for aid to dependent children, as well as the largest reductions in aid to the blind (\$3.20) and aid to the permanently and totally disabled (\$3.08), when the State began meeting a lower proportion of need in these programs.

Changes in average payments in general assistance ranged from a decrease of \$4.50 in Idaho to an increase of \$8.54 in Rhode Island. Other noticeable changes in averages were, in general, confined to the States with the smallest caseloads.

The establishment of a State-Federal program for aid to the permanently and totally disabled in Nebraska during the month brought to

45 the total number of States with such programs.

● October was the ninth successive month in which there was a decline in unemployment covered by the State unemployment insurance programs. The weekly average of 784,000 claims filed in October was 8.7 percent less than the September average. The number of initial claims, which represent new unemployment, went up 9.4 percent to 794,000.

During an average week in October, 672,000 workers received benefits under the State programs and under the program of unemployment compensation for Federal employees—11.9 percent less than the average in September. Total benefits paid during the month amounted to \$70.1 million, which was \$13.0 million less than the total paid in the preceding

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State Public Assistance Legislation, 1955

by MARGUERITE WINDHAUSER and GEORGE BLAETUS*

While most State legislatures met in 1955, the changes voted in the public assistance programs were few in comparison with those enacted in other recent years. No definite trend was apparent; there was relatively little legislation extending the programs and little of a restrictive nature.

THE legislatures of 46 States and of Alaska, Hawaii, Puerto Rico, and the Virgin Islands met in regular or special sessions during 1955. Twelve of the 45 States that held regular sessions also met in special sessions during the year, and one other State called a special session of its legislature. Most of the State legislatures meet in regular biennial sessions in the odd-numbered years, a few hold their sessions annually, and in a few States regular sessions are held only in the even-numbered years.

In comparison with the last 2 major legislative years, 1955 saw few State laws enacted in the field of public assistance. The 1950 amendments to the Social Security Act had been an identifiable stimulus to State legislative activity in 1951 and 1953, but this stimulus was lacking in 1955. In general, the public assistance laws adopted in 1955 can be characterized as reflecting a balance between extremes. Few States moved constructively to extend the assistance programs, and few passed restrictive measures.

This survey of the 1955 provisions is based on information available to the Bureau of Public Assistance as of November 15, 1955, from various sources. Although some data are included for most of the States, the information for each State is not necessarily complete.

New Programs

Before 1955, all States but Nevada had State-Federal programs of aid to dependent children. After Nevada enacted legislation in 1955 establishing a program for aid to dependent

children under title IV of the Social Security Act, this potent force for strengthening family life was making itself felt throughout the Nation.

Another new program established by law made Nebraska the forty-fifth State giving assistance to the permanently and totally disabled under a State-Federal program. The Nebraska law excludes persons whose disability is due solely to mental deficiency or mental disorder. Maine's program of aid to the permanently and totally disabled, authorized by 1954 legislation, began operations in 1955.

Texas took an important step toward establishing a program of aid to the permanently and totally disabled when the legislature acted to submit for popular vote a proposed constitutional amendment that would empower the legislature to establish such a program.

Eligibility Factors

Residence requirements. — Compared with the trend to reduce residence requirements that had been apparent a few years earlier, little interest in this subject was shown in the 1955 legislative sessions. Tennessee, which had had no requirement for durational residence, established 1 year as the period a person must have lived in the State to be eligible for public assistance. Minnesota and Delaware reduced the residence requirement for old-age assistance to 1 year.

Nevada amended its law for aid to the blind to cover persons otherwise eligible who do not meet the State's durational residence requirement but who had become blind while a resident of the State. Florida clarified the residence requirements for children in both aid to the blind and aid

to dependent children; a child under 1 year of age may now be eligible if the parent or relative with whom the child is living resided in the State 1 year immediately preceding the child's birth.

The Welfare Commissioner of Connecticut was authorized by law to negotiate with other States concerning situations in which an applicant is ineligible because he cannot meet residence requirements. Delaware provided for agreements with agencies in other States to extend public assistance on a reciprocal basis to Delaware residents living in other States and to residents of other States living in Delaware.

Transfer of property.—Maine law had formerly declared that after January 1, 1950, an individual who transfers property without receiving a reasonable consideration would be ineligible for public assistance; an amendment extended the date to January 1, 1952. South Dakota enacted a provision under which, when a transfer of property has been made without full consideration, the person becomes eligible for assistance after other resources are expended and after the equivalent of the property's value, considered against needs at the rate of \$100 a month, has been exhausted.

Other provisions.—Aged persons in Connecticut who have made a lump-sum payment and signed "life care contracts" with certain institutional homes, and whose payments under these contracts would have been exhausted at the rate of \$75 a month, may now be eligible for old-age assistance.

Several States amended the laws concerning needy children who are deprived of parental support and care because of a parent's incapacity. Minnesota's new law specifies that assistance may be given to or on behalf of any dependent child whose parent or parents are blind and receive aid to the blind. Iowa authorized county boards of social welfare to appoint boards of doctors to deter-

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mine the incapacity of the parent or parents of a dependent child. A new Missouri provision states that refusal by the parent of a dependent child to accept employment or vocational rehabilitation services, training, or medical or other healing treatment renders the child ineligible; the Department of Welfare has discretionary power, after consideration of all factors, to determine eligibility.

When proceedings for the support of a dependent child have begun under the reciprocal enforcement-of-support law, Wisconsin no longer requires an abandonment warrant as a condition of eligibility.

Illinois amended the procedural requirements in aid to dependent children and also extended coverage. When a county department finds that a child receiving assistance is living in a home that does not appear suitable, the county superintendent of welfare is required to file a petition in the family court. If the court determines that the home is not suitable and places the child in the home of a relative or in any licensed foster-care facility, the child continues to be eligible for assistance under the State program. The Illinois act also provides for an extension of coverage to include children aged 16-18 not attending school because of physical or mental disability, as well as to children living with nonrelatives standing in loco parentis if the Federal law is amended to include Federal sharing in assistance to such children.

Nevada deleted from various provisions in aid to the blind the 16-year age limitation. Illinois extended the definition of a permanently and totally disabled person to include some persons who have small earnings as an incident to occupational therapy or who are able to work occasionally but not predictably.

Minnesota changed the definition of a person permanently and totally disabled by deleting the clause "so disabled as to require constant care" and substituting "unable to maintain himself without assistance from others." Missouri added an upper age limit of 65 years for aid to the permanently and totally disabled. This law also includes a definition of permanent and total disability and a statement on method of deter-

mination, and it requires denial of aid for refusal of vocational rehabilitation, training, or medical treatment. The State agency is authorized to waive the requirement of medical treatment.

California modified its citizenship requirements for old-age assistance to include aliens who have been residents of the United States for 25 years and who were ineligible for United States citizenship before December 24, 1952. In general the provision would meet this problem of eligibility for certain Asiatic nationality groups. Delaware deleted citizenship as an eligibility requirement for old-age assistance.

Relatives' Responsibility

Current State legislation reflects an increasing recognition of some of the complexities involved in obtaining support for needy individuals from relatives. Some legislation adopted in 1955 made more precise than earlier provisions the extent of the relatives' obligation, as well as the procedural steps in determining relatives' responsibility for support. Two States repealed laws requiring support from relatives of public assistance recipients, and other States amended provisions causing hardship.

In South Dakota the law now provides that a stepparent with whom a child is living has the same liability for support, to the extent of financial ability, as a natural parent would have. A Nevada provision declares that the parents of a minor child applying for or receiving aid to the blind are liable for the child's support. Before 1955 the Texas Department of Welfare had, by regulation, exempted cases of hardship in holding children or the spouse responsible for the support of a needy aged, blind, or disabled person. In 1955 legal authorization sanctioned this administrative decision. Indiana added the State Welfare Department to the list of persons or agencies who may institute action against children for the support of parents.

Oregon changed the contribution scale to put less liability on persons in the lowest income brackets. Relatives were made jointly and severally liable, and it is now possible for any

contributing relative to bring action to compel contributions by other liable relatives. Specific provisions require payment of support orders to county clerks who are required to set up a system for billing those persons who make payments to help support assistance recipients. The Oregon law further provided for cooperation among all State agencies in locating parents who desert their families. The office of the attorney general is authorized to have up to five assistants, whose function it will be to prosecute fraud and nonsupport cases referred by the State Public Welfare Commission.

Arkansas repealed 1951 legislation that had established relatives' responsibility for public assistance recipients and that had included enforcement provisions as well as provisions for recovery of assistance granted. Alabama also repealed its law requiring relatives' support for aged assistance recipients. Connecticut removed the legal liability of grandparents and grandchildren. Nebraska provided that eligibility of the needy aged and blind to receive assistance will not be affected when relatives living outside the State or estranged more than 10 years may be able to support.

Pennsylvania amended its law to relieve children of liability for the support of parents who abandoned them for a period of 10 years during their minority. California provided that a child who was abandoned by a parent for at least 3 years before his sixteenth year may petition the court to be relieved of responsibility for the support of that parent. Another provision allows the deduction of traveling expenses incurred while away from home in pursuit of trade or business in determining the extent of the liability for support by the responsible relative.

Delaware abolished the liability for support of grandparents and grandchildren and added a provision imposing on spouses liability for support. The law now imposes liability for support only on parents, spouses, and children—in the order named.

In the area of legislation on reciprocal enforcement of support, few laws were passed in 1955. Nevada was the forty-eighth State, if the Territories are excluded, to enact a law of

this type. Illinois extended reciprocal enforcement of support to intrastate as well as interstate cases, and Tennessee passed a law for intercounty enforcement of support. Both measures recognize the difficulty of enforcing support, even within State boundaries.

Iowa amended the reciprocal enforcement-of-support law to permit a political subdivision furnishing aid to bring action against a responsible relative. Tennessee now allows the welfare department to file a petition for enforcement of support of minor children who are receiving aid to dependent children.

Determination of Need and Amount of Assistance

Consideration of income.—The Social Security Act requires that any income and resources be considered in determining the need for and the amount of the assistance payment, except that in aid to the blind the first \$50 a month of earned income must be disregarded. A few States have expressed the opinion that the requirement discourages recipients from working and meeting part of their need. In 1955, Illinois provided for the exemption of certain earned income in old-age assistance in the event that it is permitted by Federal law or regulation. Oregon will also exempt part of the amount earned by the needy aged if the Federal law is so amended. In addition, the Oregon Legislature memorialized Congress to amend the Social Security Act to permit exemption of earnings in old-age assistance and aid to dependent children.

Oregon placed statutory responsibility on the State Public Welfare Commission to take into consideration the income of stepparents in arriving at a decision concerning any grant of public assistance.

Property limitations.—A few States considered some specific problems in the ownership of real and personal property that affect eligibility for assistance. Under Missouri law, for example, old-age assistance recipients are allowed the value of real property involuntarily converted to cash by reason of eminent domain. In 1955, this law was extended to apply to all assistance programs and was broad-

ened to include involuntary conversion caused by fire, flood, or act of God. The return from such conversion is considered real property for 1 year or until it is reinvested in real estate.

Minnesota passed a law giving the State agency discretionary powers in determining eligibility for aid to the blind if liquidation of land contracts would cause hardship and loss. For families receiving aid to dependent children, Minnesota law now exempts from property limitation the sale value of clothing and household goods that may be held, and it includes a burial lot as real property that may be retained. Wisconsin amended its laws for old-age assistance and aid to the blind by increasing to \$1,000 the maximum on the cash value of life insurance that may be held and limiting to \$500 the value of other liquid assets not subject to agency control.

Maximum payments.—Most of the legislative activity relating to maximum assistance payments affected the programs of aid to the aged and to the blind. Minnesota increased its maximum payment for old-age assistance from \$60 to \$65, excluding costs of medical, dental, surgical, hospital, and nursing-home care, but retained the maximum of \$75 for recipients living in a licensed boarding home. Delaware and Vermont, which had paid maximums of \$50 in old-age assistance, raised the maximum payments to \$75 and \$60, respectively. Ohio eliminated, effective July 1, 1956, the \$200-a-year limit on medical care in old-age assistance and provided that payments above the \$65 maximum may be made to meet the medical needs of recipients.

California voted increases of \$5 in the maximum payments under both old-age assistance and aid to the blind. Effective October 1, 1955, the maximums are \$85 for the aged and \$95 for the blind. Missouri liberalized the maximum income limit for a blind person and sighted spouse, raising it from \$1,800 to \$2,100, and also increased from \$55 to \$60 the monthly payment under aid to the blind. Minnesota increased from \$60 a month to \$65 the maximum payment in aid to the permanently and totally disabled.

Iowa had had no maximums on payments made under the aid to dependent children program. The 1955 appropriation bill in that State set \$175 a month as the maximum family payment. Payments were affected beginning August 1955.

Other provisions.—The appropriation act of North Dakota provided for a minimum payment of \$60 a month, less resources, to a needy aged person. When two or more recipients are living together, \$45 less resources is the minimum base for each person.

In determining the amount to be paid under old-age assistance, Minnesota had required the deduction of income from the statutory maximum. Under the 1955 legislation, income and resources are to be deducted from total requirements, and payment is to be made within the statutory maximum. Nebraska voted higher allowances for food and sundries in old-age assistance. By administrative directive, these standards will be applied to the other assistance programs.

A legislative directive to the Illinois Public Aid Commission specified that the Commission, in making its rules and regulations, should recognize the special needs and problems of the blind applicant and recipient. Legal provision was also made for payment in excess of the maximum to meet needs occasioned by the special handicaps of blindness.

Utah formerly allowed \$1 a day to the family of a person imprisoned because of desertion. This provision was repealed, and the State Welfare Department given the responsibility for full support of such families who are in need. The Utah program of aid to dependent children will be affected.

Liens, Recoveries, and Penalties

A few States passed laws that attempted to clarify the effect of lien laws upon property. Minnesota amended its law to require that the old-age assistance lien certificate include a proper, legal description of all real estate, to define the priority of the lien as to unregistered and registered land and any interest in joint tenancy, and to increase filing fees.

The 2-year option to clear the lien on the property of a deceased old-age assistance recipient in Iowa was replaced by a 6-month option, and the interest charge was eliminated. North Carolina amended the old-age assistance law concerning liens by extending the time for recovery from the estate, providing for the deduction of collection costs from amounts recovered, and making it possible to subordinate the lien to a mortgage for necessary repairs.

A New York amendment relates to the redemption of property taken over by a public agency in connection with the furnishing of assistance and care; it permits the sale of the property 6 months after the death of the person deeding the property. A new Delaware law requires a written agreement for reimbursement of assistance granted and provides that, after the recipient's death, such an agreement constitutes a lien on any real property. The agency is authorized to compromise or waive its claim.

California revised and clarified its law relating to the recovery of aid paid to a recipient in excess of the amount permitted by law. Every applicant must be given an explanation of his rights and responsibilities. When overpayments are the result of errors of administration, collections from the individual are prohibited. Arizona repealed a law that provided for a claim against the estate of a recipient of old-age assistance for the recovery of assistance payments.

Laws relating to penalties for fraud were passed in a few States. Utah declared it a misdemeanor to aid or abet a person in obtaining public assistance to which he is not entitled or in obtaining an amount larger than that to which he is entitled. In Missouri a new provision relates to the withholding of payments or their reduction for a period determined by the welfare department when a recipient had received assistance to which he was not entitled.

Tennessee amended its law so that, instead of being considered a misdemeanor, an act to defraud shall now be considered as a felony with criminal intent. A sanction is provided against any person who aids or abets anyone in obtaining assistance to

which he is not entitled, as well as against any person who charges or receives anything of value in return for help in preparing an application for assistance.

Medical Care

Financing of medical care for public assistance recipients was the subject of legislation in several States. On July 1, 1955, the medical care program in Washington was transferred from the Department of Health to the Department of Public Assistance. A medical care division within that department will be headed by a physician or a person skilled in medical administration. The division has authorization to set up a medical prepayment revolving fund, and it has administrative responsibility for providing medical, dental, and allied services to recipients of public assistance and the medically indigent.

North Carolina established a State fund to pay hospitalization costs for needy aged, blind, or disabled persons. A similar fund was provided for in Maine to meet the hospital expenses of public assistance recipients. Ohio included, among the amendments to the old-age assistance law, authorization to develop a pooled-fund plan for medical care.

The Virgin Islands established a pooled fund to pay for the medical care of assistance recipients; the fund is to be used, however, only for certain medical supplies and appliances. Connecticut extended payment from its pooled fund to cover the cost of treatment by prayer or other spiritual means. When recipients of old-age assistance and aid to the blind are medical patients in public medical institutions in California, the State agency may pay for such care. New Mexico placed the payment for hospitalization of public assistance recipients on a reimbursable cost basis.

A hospital services program for the medically indigent was created by Florida law. The State Board of Health, with an advisory committee, will administer the service and is authorized to cooperate with other departments—State and Federal.

In Minnesota the State welfare commissioner is required to establish, on a county, regional, or statewide basis, a schedule of maximum fees

that may be paid for all types of medical care. There must be authorization by the county before payment may be made for any nonemergency medical care. Illinois amended the provisions governing its pooled fund for medical care by deleting the requirement for liquidation of the fund each biennium.

An amendment in Indiana removes a limitation on the amount that can be charged for medical care of the aged in county homes and provides for a charge related to the actual costs of care. New Hampshire reduced its appropriation for medical care, making necessary major changes in policy. The appropriation for nursing and convalescent-home care was increased 17 percent.

Arkansas created by law an additional position of medical consultant to assist in administering aid to the permanently and totally disabled.

Organization and Administration

Many State laws reflect legislative concern with the structure, organizational pattern, and effective administration of public welfare. In 1955, two States changed the names of the departments that have welfare responsibility. In Alabama the Department of Pensions and Security takes over the duties and responsibilities, as well as the effects and personnel, of the Department of Public Welfare. The program of old-age assistance is now termed "old-age pensions," and the caseworkers serving aged clients are to be known as "pension counselors."

Minnesota changed the name of the Department of Public Welfare to the Department of Welfare and the executive's title to Commissioner of Welfare. The term of the commissioner will be 2 years, instead of 6 as before. The State Board of Parole becomes the State Parole Commission in the Department of Welfare. Aid to the blind, formerly administered by the State agency, will be administered by county welfare boards under State supervision.

Delaware, which had an administrative reorganization in 1951, codified its public assistance laws and repealed inconsistent provisions.

Some jurisdictions are studying

Social Security

and analysing their welfare agencies and programs and reporting to the legislative bodies. In Wyoming an interim committee of the legislature is to study and report on government responsibilities, including those of the welfare department. Oregon provided for the continuation of an interim committee to study the functioning and financing of State and county public welfare commissions and to study the requirements and costs of medical, hospital, and nursing care. The Legislative Research Council of North Dakota will study the programs of old-age assistance and aid to dependent children with the assistance of the personnel and records of State and local welfare boards. In South Dakota the welfare department is one of the State departments to be studied by the Legislative Research Council in a program to effect savings and efficiency.

Other organizational and administrative provisions include an Ohio law that will make it possible, at the option of the county commissioners, for the State-administered old-age assistance program to be administered by county departments of public welfare. The State of Washington created an advisory committee for the blind, to be composed of three blind members who will advise the director on programs of vocational rehabilitation and self-supporting aid to the blind. Advisory councils are now required in the larger counties in Kansas to work with the county boards and departments of social welfare. Such advisory councils are discretionary in the other counties.

A New York law permits the employment of attorneys by local welfare districts to perform services specifically related to matters of welfare administration. In Wyoming the attorney general is authorized to appoint special assistants and assign them to State agencies that request them.

Tennessee deleted a provision that had limited to 14 the number of regions administering public assistance. An Arkansas appropriation provides for the position of assistant commissioner. The Department of Welfare in Arizona was exempted from the provisions of the State law relating to judicial review of decisions of cer-

tain State agencies. Arizona also repealed the legal requirement that every recipient be required to file a written quarterly report with the department as a basis for showing a continuation of need. Minnesota deleted the requirement that the county agency shall at once report to the State department its decision on each application.

Wisconsin and Nevada amended the law for aid to the blind. Wisconsin now permits the blind applicant, his parent, or his legal guardian to file the application for assistance. Nevada deleted the requirement for a sworn affidavit at time of application and specified that agency failure to act promptly on an application would be reason for a request for a fair hearing.

Fiscal provisions.—A resolution of the Maryland General Assembly requested the department of public welfare to make recommendations to the Legislative Council and the General Assembly for standardizing the various formulas for State and local contributions to public welfare funds. A Florida law makes possible the transfer of funds between categories of public assistance. In Ohio an amendment to the law for aid to dependent children provides a method of distribution of State funds to local agencies on an equalization basis.

In South Dakota every agency receiving Federal funds is required to send a copy of the agency's request to the secretary of finance before submitting it to the proper Federal authority. Montana reenacted for a 2-year period an earlier authorization for county commissioners to levy an additional 4 mills when the regular poor-fund levy of 6 mills is inadequate to finance the county's share of the cost of public assistance and related programs. Counties in North Dakota are to pay 10 percent, instead of 15 percent, of the amount of old-age assistance expenditures in excess of the amount paid from Federal funds. In the same State the non-Federal share of the amounts spent for aid to dependent children in cases involving unmarried mothers will be paid by the State without reimbursement by the county.

Minnesota passed amendments pro-

viding that, in aid to the blind and aid to the disabled, the State and county will share equally the assistance costs above Federal matching; previously the State had met 10 percent and the counties 90 percent.

Personnel.—A new merit system plan was established in Florida, with members of the merit system council appointed by the State cabinet. A significant measure in Illinois, effective July 1, 1957, abolishes the present State merit system and establishes a State personnel department under a director to be appointed by the Governor. When the new personnel code becomes effective, it will require the anti-Communist oath from State employees and prohibit political activity. There were also changes in the retirement law for State employees.

In California the board of supervisors may grant educational leave with pay to employees of a county welfare department; the employee must guarantee by bond that he will return to the employ of the county for a period of time equivalent to twice the length of leave. An appropriation act of Florida provides that 12 public assistance employees may be granted educational leave.

Miscellaneous Provisions

Standard setting for institutions.—Since July 1953 the Federal law has specified that, when a State plan provides for making payments to aged, blind, or permanently and totally disabled persons living in private or public institutions, there must be a State authority or authorities establishing and maintaining standards in those institutions. This is a factor that encourages the States to continually evaluate and strengthen their licensing laws.

In the State of Washington the plan had not included a provision for assistance to recipients who are patients in hospitals. In 1955 a law was passed that empowers the State Health Department to license all hospitals and thus enables the State to bring needy hospital patients under public assistance.

Convalescent homes in North Carolina are now subject to licensing by the State Medical Care Commission.

(Continued on page 33)

State Unemployment Insurance Legislation, 1955*

UNEMPLOYMENT insurance laws enacted by the State legislatures during their 1955 sessions continued the trend of recent years toward higher maximum benefit amounts and relaxed contribution requirements. The 1955 sessions also featured the greatest extension of coverage since the beginning of the program.

The legislatures of 48 States, including the two Territories with unemployment insurance laws, were in session during 1955. Forty-seven of them, and Congress for the District of Columbia, had under consideration amendments to their unemployment insurance laws. More than 800 bills dealing with unemployment insurance were introduced, and about 175 were enacted. Changes in the law were made in all but six States. The Kentucky and Virginia legislatures were not in session, in Louisiana no unemployment insurance legislation was introduced, and in New Mexico, West Virginia, and the District of Columbia¹ bills were introduced but not enacted. Most of the provisions enacted became effective in 1955, but others are not effective until sometime in 1956.

Coverage

Federal legislation adopted in 1954 was the impetus for considerable action in the field of coverage during the 1955 legislative sessions of the various States. The amendment to the Federal Unemployment Tax Act, effective January 1, 1956, extended coverage to employers of four or more in 20 weeks (instead of eight or more), and the addition of title XV to the Social Security Act provided unemployment compensation for Federal workers unemployed after December 31, 1955.

Size of firm.—Illinois and Wisconsin, which had covered employers of

six or more, and all but four (Missouri, Oklahoma, Virginia, and West Virginia) of the 22 States covering employers of eight or more amended their laws to conform with the Federal law. Since the four States listed have provisions for including as an employer "any employing unit subject to the Federal Unemployment Tax Act," coverage in these States is automatically extended, effective January 1, 1956, to employers of four or more in 20 weeks. Connecticut, Rhode Island, New York, and Oregon, which had already covered employers of four or more, amended their laws to cover smaller firms; Rhode Island covered employers of one at any time; Oregon, two in 6 weeks; Connecticut, three in 13 weeks; and New York, three at any time during 1956 and two at any time beginning in 1957. It is estimated that coverage is extended to approximately 1.7 million workers not previously covered.

The minimum size-of-firm provisions in the 51 States may be summarized as follows:

Specified minimum period of time	Number of States				
	Total	Specified minimum number of workers			
		1	2	3	4
Total.....	51	18	1	4	28
None specified.....	6	6	—	—	—
Any time.....	9	7	—	2	—
10 days.....	1	1	—	—	—
6 weeks.....	1	—	1	—	—
13 weeks.....	2	1	—	1	—
15 weeks.....	1	—	—	—	1
20 weeks.....	30	3	—	1	26
3 quarters.....	1	—	—	—	1

Services for State and/or local governments.—Rhode Island provided mandatory coverage of services performed for the State and its instrumentalities and authorized elective coverage for services performed for its political subdivisions and instrumentalities. Benefit payments to such government employees are to be financed on a reimbursable rather than a contributory basis.

California extended coverage, on an elective basis, to services performed for credit unions organized under the provisions of the Federal Credit Union Act. Coverage was extended in New York to additional State and municipal services and in Oregon to services performed for specified "utility" districts. Fourteen States now have provisions for coverage, on either a mandatory or elective basis, of at least some employees of the State and/or its political subdivisions.

Other provisions.—New Hampshire broadened its coverage to include service performed in the home on a piecework basis. New York, which is still the only State that covers domestic service in a private home, changed its law to cover employers of four or more domestic workers at any time; the law had applied to employers of four or more in 15 days.

Six States amended their laws to restrict coverage. Wisconsin, for example, no longer covers family workers; its law is now similar to the Federal act in this respect. California excluded from coverage all hay-baling services, service as a licensed cemetery broker on a commission basis, and service performed for a baseball club if the player performs for expenses or a share of the profits rather than a fixed salary. Connecticut, Michigan, and South Carolina excluded services performed in specified occupations by individuals paid on a commission basis. New Hampshire excluded service performed on behalf of or for a corporation by an officer or director, for which service no wages are paid or payable.

Twelve States² amended, in part, their definitions of "employment" and "wages" to accord with the definitions of these terms in the Federal act.

Several measures were enacted providing that studies be made concerning the extension of coverage to groups now excluded. In Hawaii, Oregon, and Utah the problems in-

* Prepared in the Division of Program and Legislation, Unemployment Insurance Service, Bureau of Employment Security, Department of Labor.

¹ Congress amended the law of the District of Columbia in 1954.

² Alaska, Arkansas, California, Idaho, New York, North Carolina, New Hampshire, Rhode Island, South Carolina, Tennessee, Texas, and Wisconsin.

volved in covering public employees are to be studied. The Territorial agency in Hawaii was also directed to study coverage, under existing law, of services performed by intermittent and seasonal workers, as well as the changes in the law that would be required to extend coverage to services performed in agricultural industries.

Benefits

The 1955 legislative sessions afforded most States their first opportunity to review their benefit provisions in the light of the recommendations made by President Eisenhower. In his Economic Reports of January 28, 1954, and January 20, 1955, the President recommended that the States change their laws to (1) provide benefits that will, for the great majority of covered workers, be equal to at least half their regular earnings, and (2) lengthen the duration of benefits to 26 weeks for every person who qualifies for any benefits and who remains unemployed that long.

The President's 1955 Report stated: "It is recognized that an increase in the term and the level of benefits may call for a reexamination by the States, and in some instances a tightening, of the test of attachment to the labor force and of other legal or administrative safeguards against abuse."

The actions of the States during the 1955 sessions with respect to the benefit amount, the duration of benefits, eligibility requirements, and disqualification provisions are therefore of special interest.

Maximum weekly benefit amount.—Thirty-two States amended their laws to raise the maximum basic weekly benefit amount by \$1-\$10.

Alaska, where the average weekly wage is very high, raised its maximum basic benefit from \$35 to \$45, retaining its position as the jurisdiction with the highest maximum. The \$45 maximum, however, applies only to claimants who file claims and receive benefits in Alaska. The maximum amount for claimants who leave Alaska and file for benefits under the interstate benefit payment plan was reduced to \$25.

Before 1955, only Alaska had a maximum as high as \$35, but in the 1955 sessions nine States raised their

maximum to \$35 or \$36. These States are Wisconsin, which increased the maximum from \$33 to \$36; New York, from \$30 to \$36; Connecticut, New Jersey, Pennsylvania, and Washington, from \$30 to \$35; and Delaware, Hawaii, and Oregon, from \$25 to \$35. Thirty-two percent of all covered workers live in these nine States and Alaska.

Six States³ adopted basic maximums of either \$32 or \$33. Under the Utah provision, the maximum of \$33 is effective until July 1, 1956; thereafter the maximum is to be half the average total weekly wage of covered workers in the State during the preceding calendar year, rounded to the nearest dollar. Seven States⁴ raised their maximums to \$30. As a result of the 1955 amendments, there are now 32 States, with 70 percent of the covered workers, that have maximums of \$30 a week or more; in 1954, 20 States had maximums of \$30 and only two paid more than \$30. In nine other States that raised their maximums during 1955, maximum benefits of \$25-\$28 were adopted.

There is now no State with a maximum benefit of less than \$24, and only one State, Virginia, has a maximum of \$24. Alabama, Louisiana, Massachusetts, Missouri, and South Dakota have maximum basic benefits of \$25, and Arkansas, Florida, Georgia, Montana, North Dakota and South Carolina have basic maximums of \$26. Massachusetts and North Dakota augment the basic maximum for some claimants who have dependents.

Although the increases in the maximum benefits enacted in the 1955 legislative sessions were substantial in number and amount, they should be considered in relation both to the President's recommendations and to changes in the wage levels.

If the great majority of covered workers are to be eligible for payments that equal at least half their regular earnings, as the President recommended, then the maximum must be higher than 50 percent of the State average weekly wage in cov-

ered employment. A higher maximum will be needed even if other parts of the benefit formula assure that all claims paid at less than the maximum amount are at a rate of half or more of regular earnings. Even with the increases enacted in 1955, however, there are only five States (with 4 percent of the Nation's covered workers) whose basic maximum is higher than 50 percent of the average weekly wage of their covered workers in 1954; there are 12 (with 17 percent of the covered workers) where maximum benefits, when augmented by maximum dependents' allowances, are more than 50 percent of the average weekly wage.

The recent increases have not re-established the relationship between wages and benefits that existed at the beginning of the program. In contrast to the situation in 1955, the maximum weekly benefit in 1939 was more than 50 percent of the average weekly wage of covered workers in 48 States. After the 1953 sessions, three States had maximum basic benefits that were more than half the State's 1952 average weekly wage (10 States if maximum augmented benefits are considered).

Dependents' allowances.—During 1955, Illinois enacted provisions for the payment of augmented benefits to some claimants with dependents. As a part of the plan for dependents' allowances, a weighted schedule, 1/20-1/24 of high-quarter wages, was substituted for the 1/20 fraction. The maximum benefit amount, which had been the same for all individuals, was varied in accordance with the number of dependents. It now ranges from \$28 for individuals who are unmarried or who have no nonworking spouse or children to \$40 for individuals with four children. Only those who have high-quarter wages of more than \$925.50 will qualify for the maximum augmentation of \$12.00 available to individuals with four children. Since, however, in 1954 more than 82 percent of the weeks compensated in Illinois were at the maximum benefit amount (which required \$530 in high-quarter earnings) a large proportion of claimants who have dependents should be aided by the new provisions.

Arizona, which raised its maximum

³ California, Kansas, Minnesota, New Hampshire, Ohio, and Utah.

⁴ Arizona, Idaho, Indiana, Iowa, Maine, Rhode Island, and Tennessee.

basic benefit from \$20 to \$30, repealed its provision for the payment of dependents' allowances.

Ohio increased the amount of its allowance for dependents from \$2.50 to \$3.00 for each dependent and raised the weekly maximum allowance payable under one claim from \$5.00 to \$6.00. With the higher basic benefit, the maximum available to claimants with dependents was increased from \$35 to \$39. Nevada raised its allowance for the first dependent from \$3 to \$5, thereby providing the same allowance for all dependents. North Dakota revised its schedule of augmented benefits for dependents to provide higher benefits at most benefit levels for claimants with dependents.

Alaska's revision of its benefit schedule retained the same maximum augmented benefit of \$70 but provided a higher maximum basic benefit and lower dependents' allowance for most claimants. An allowance of \$5 for each dependent up to five (up to \$25) is provided, but in no case may the total allowance exceed the amount of the weekly benefit. Dependents' allowances are not paid with respect to interstate claims.

Michigan, which provides a variable maximum based on average weekly wages and number of dependents, extended its schedule of benefits to provide for higher benefits to claimants with dependents and with wages higher than the maximum in the former schedule. The new \$54 maximum is obtainable only by individuals whose average weekly wage is \$106.01 and who have four dependents, if one is a child, or five dependents, if none are children.

Connecticut made no change in its dependents' allowance provision, but the increase in its maximum basic benefit resulted in a higher maximum augmented benefit.

Minimum weekly benefit amount.—Nine States modified their minimum benefit provisions; eight raised and one reduced the minimum amount. Montana liberalized its formula, raising the minimum from \$7 to \$10. New Hampshire increased the minimum qualifying wages, thereby raising the minimum benefit from \$7 to \$9. Indiana raised its minimum from \$5 to \$10 without changing

any other parts of its benefit formula.

Five States both liberalized their formulas or made adjustments in their schedules for determining the minimum benefit amount and raised their minimum qualifying wages. These States are Alaska, which raised its minimum from \$8 to \$10; Florida, from \$5 to \$8; Minnesota, from \$11 to \$12; South Carolina, from \$5 to \$8; and Washington, from \$10 to \$17. Maine moved contrary to this trend by establishing a new lower minimum benefit amount of \$6 (formerly \$9) for a lower minimum amount of base-period earnings.

These changes in minimum benefits can be expected to affect relatively few claimants. In 1954, fewer than 1 percent of all weeks compensated were at the minimum benefit rate, while 61 percent were compensated at the maximum.

Benefits for partial unemployment.—Eight States revised their laws to increase benefit payments to claimants who are partially unemployed. Montana, which does not pay partial benefits but instead pays full benefits to claimants with less than specified earnings, increased from \$7 to \$15 the amount of earnings to be disregarded in determining the right to benefits. Seven other States increased payments for weeks of partial unemployment under formulas that provide that the benefit paid for a week of partial unemployment is the weekly benefit amount less any wages in excess of a specified amount earned in the week. In Alabama, this earnings allowance was raised from \$2 to \$6; in Arkansas and Nevada, from \$3 to \$5; in Maine, from \$1 or \$2 to \$5; in Oregon, from \$2 to one-third the weekly benefit amount; in South Carolina, from \$1 to one-fourth the weekly benefit amount; and in Wyoming, from \$5 to half the weekly benefit amount.

Formula for determining the benefit amount.—Pennsylvania, in accordance with the President's recommendation, provided that the weekly benefit amount should be 50 percent of the individual's full-time weekly wage if that amount is higher than the 1/25 of high-quarter wages provided in the old formula. Only one other State changed its type of formula. Oregon, which had based its

computation on annual wages, now bases benefits on 1/26 of earnings in the high quarter.

In making adjustments in their formulas for higher maximum benefit amounts, most States required higher wages for receipt of the new maximum than were required for the former maximum. This change was frequently made in a way that did not substantially alter benefits at levels below the maximum. Several States, however, raised the benefits available to individuals at lower wage levels, and several reduced them.

Of the States that compute the weekly benefit as a fraction of high-quarter wages, five made an adjustment in the fraction used.

Montana was the only State to liberalize benefits generally; it modified its schedule, under which benefits had been equal to 1/25 of high-quarter wages for individuals with low wages and 1/28 for individuals with high wage credits, to provide benefits equal to 1/18-1/25 for individuals at low and high wage levels.

Florida changed its schedule of benefit rates from approximately 1/18-1/26 to about 1/13-1/26. Higher benefits were thus made available to individuals with low wages, without changing benefits for those with higher wages. California changed from approximately 1/19-1/26 to about 1/17-1/26. South Carolina dropped its schedule paying benefits of 1/20 of high-quarter wages at all wage levels in favor of one yielding benefits of 1/20-1/26. This change, of course, reduced benefits to individuals at the higher wage levels. Utah reduced benefits in relation to wages at all levels by changing the fraction from 1/20 to 1/26.

Two States that compute the benefit amount as a fraction of an individual's average weekly wage made adjustments in their formula. For benefits up to \$30, New Jersey made no change in the formula. For benefits of more than \$30, two-fifths of the amount by which the individual's average weekly wage exceeds \$45 is added to the \$30, up to the maximum of \$35. The new formula yields benefits that are a somewhat smaller proportion of wages than those yielded by the fraction (2/3) applicable for benefits of \$30 and less. New York

Table 1.—Significant benefit provisions of State unemployment insurance laws, October 2, 1955

State	Qualifying wages or employment in base period	Weekly benefit amount ¹		Earnings disregarded in computing weekly benefits for partial unemployment ⁴	Total benefits payable in benefit year					
		Computation (fraction of high-quarter wages, unless otherwise indicated) ²	For total unemployment		Proportion of wages in base period ³	Minimum		Maximum		
			Minimum ¹	Maximum ²		Amount	Weeks of total unemployment ⁵	Amount ³	Weeks of total unemployment	
Alabama.....	35 × wba ¹ and \$112.01 in 1 quarter.	1/26.....	\$6.00	\$25.00	\$6.....	1/3.....	\$70.00	11+	\$500	20
Alaska.....	1 1/4 × high-quarter wages but not less than \$450.	1.7-1.1% of annual wages, plus \$5 for each dependent up to lesser of wba or \$25.	10.00-15.00	³ 45.00-70.00	\$10.....	³ 33-29%.....	150.00	15	1,170-1,820	26
Arizona.....	30 × wba and wages in 2 quarters.	1/25.....	5.00	30.00	\$5.....	1/3.....	50.00	10	780	26
Arkansas.....	30 × wba	1/21-1/27.....	7.00	26.00	\$5.....	1/3.....	70.00	10	468	18
California.....	30 × wba or 1 1/3 × high-quarter wages, whichever is less, but not less than \$600 or more than \$750.	1/17-1/26.....	10.00	33.00	\$3.....	1/2.....	⁴ 260.00	⁴ 26	858	26
Colorado.....	30 × wba	1/25.....	7.00	³ 28.00-35.00	\$3.....	1/3.....	70.00	³ 10-26	³ 560-910	³ 20-26
Connecticut.....	\$300 and wages in 2 quarters.	1/26, plus \$3 for each dependent up to 1/2 wba.	8.00-11.00	35.00-52.00	\$3.....	1/3.....	120.00	⁵ 15	910-1,352	26
Delaware.....	30 × wba	1/25.....	7.00	35.00	\$2.....	26%.....	77.00	⁵ 11	910	26
District of Columbia.....	1 1/2 × high-quarter wages; \$130 in 1 quarter and wages in 2 quarters.	1/23, plus \$1 for each dependent up to \$3. ³	8.00-9.00	³ 30.00	2/5 wba.....	1/3.....	92.00	11+	³ 780	26
Florida.....	30 × wba (18+, 23+, and 27 if wba is \$8, \$9, and \$10) and wages in 2 quarters.	1/13-1/26.....	8.00	26.00	\$5.....	1/4.....	38.00	4+	416	16
Georgia.....	35-45+ × wba and \$100 in 1 quarter.	1/25.....	5.00	26.00	\$5.....	Uniform.....	100.00	20	520	20
Hawaii.....	30 × wba	1/25.....	5.00	35.00	\$2.....	Uniform.....	100.00	20	700	20
Idaho.....	25-38+ × wba and \$150 in 1 quarter and wages in 2 quarters.	1/19-1/26.....	10.00	30.00	1/2 wba.....	³ 40-26%.....	100.00	10	780	26
Illinois ⁷	\$550, and \$150 in other than high quarter.	1/20, plus allowance of \$0.50-\$12.00 for claimants with 1-4 dependents and high-quarter wages of \$573.01 or more.	10.00	28.00-40.00	\$2.....	³ 39-32%.....	215.00	⁵ 21+	728-1,040	26
Indiana.....	\$250, and \$150 in last 2 quarters.	1/25.....	10.00	30.00	\$3 from other than regular employer.	1/4.....	62.00	6+	600	20
Iowa.....	20 × wba	1/20.....	5.00	30.00	\$3.....	1/3.....	33.33	6+	720	24
Kansas.....	\$200 in 2 quarters or \$400 in 1 quarter.	1/25 up to 50% of State average weekly wage but not more than \$32.	5.00	32.00	\$2.....	1/3.....	67.00	⁵ 13+	640	20
Kentucky.....	\$300.	2.6-1.2% of annual wages.	8.00	28.00	1/5 wages.....	Uniform.....	208.00	26	728	26
Louisiana.....	30 × wba	1/20.....	5.00	25.00	\$3.....	1/3.....	50.00	10	500	20
Maine.....	\$300.	2.0-1.0% of annual wages.	6.00	30.00	\$5.....	Uniform.....	138.00	23	690	23
Maryland.....	30 × wba and \$156 in 1 quarter.	1/26, plus \$2 for each dependent, up to \$8.	6.00-8.00	30.00-38.00	\$5.....	1/4.....	45.00	7+	780-988	26
Massachusetts.....	\$500.	1/20, plus \$3 for each dependent but total may not exceed average weekly wage.	7.00-10.00	25.00- ^(*)	\$10.....	3/10.....	150.00	⁵ 21+	650- ^(*)	26
Michigan.....	14 weeks of employment at more than \$15.	63-41% of average weekly wage. ³	10.00-12.00	30.00-54.00	Up to 1/2 wba ⁴	2/3 weeks of employment.	95.00	9+	780-1,404	26
Minnesota.....	\$520.	2.2-1.1% of annual wages.	12.00	33.00	\$6.....	³ 42-49%.....	216.00	18	858	26
Mississippi.....	30 × wba	1/26.....	3.00	30.00	\$2.....	Uniform.....	48.00	16	480	16
Missouri.....	Wages in 2 quarters ⁸ .	1/25.....	⁸ .50	25.00	\$4.....	1/3.....	^(*)	^(*)	600	24
Montana.....	1 1/2 × high-quarter wages and \$170 in 1 quarter.	1/18-1/25.....	10.00	26.00	^(*)	Uniform.....	200.00	20	520	20
Nebraska.....	\$300 in 2 quarters with at least \$100 in each of such quarters.	1/21-1/23.....	10.00	28.00	Up to 1/2 wba ⁴	1/3.....	100.00	10	560	20

See footnotes at end of table.

changed its proportion from a range of 67-51 percent to 67-52 percent. The result is somewhat higher benefits for many claimants entitled to \$15 or more.

Four States that determine a worker's weekly benefit amount from a schedule of annual earnings modified their formulas to liberalize benefits at all wage levels. Washington increased benefits \$1-\$5. Minnesota and Maine increased benefits generally at the higher levels and made their new maximum benefit available to all individuals who would have qualified for the old lower maximum. Alaska increased benefits by \$1 for all

individuals qualifying for up to \$20 a week.

Base period and benefit year.—Of the nine States that had uniform base periods and benefit years, two abandoned them in favor of individual base periods and benefit years. Claimants' benefit rights in these States will thus be based on more recent employment experience.

Illinois, which had a uniform benefit year beginning April 1 and a base period consisting of the preceding calendar year, changed to an individual benefit year beginning with the week of the claim and a base period consisting of the 4 quarters end-

ing 4-7 months before the benefit year. Alaska's uniform benefit year beginning July 1, with base period consisting of the preceding calendar year, was changed to an individual year beginning with the week in which the individual files a request for determination of insured status, and a base period consisting of the first 4 of the last 5 completed quarters preceding the benefit year.

Duration of benefits.—Pennsylvania became the first State to provide benefits for more than 26 weeks and the State with the most liberal duration provision when it changed from a duration of 13-26 weeks to a

Table 1.—Significant benefit provisions of State unemployment insurance laws, October 2, 1955—Continued

State	Qualifying wages or employment in base period	Weekly benefit amount ¹		Earnings disregarded in computing weekly benefits for partial unemployment ⁴	Total benefits payable in benefit year					
		Computation (fraction of high-quarter wages, unless otherwise indicated) ²	For total unemployment		Proportion of wages in base period ⁵	Minimum		Maximum		
			Minimum ³			Maximum ³	Amount	Weeks of total unemployment ⁶	Amount ³	Weeks of total unemployment
Nevada.....	30 × wba.....	1/25, plus \$5 for each dependent up to \$20, but total may not exceed 6% of high-quarter wages.	\$8.00-12.00	\$30.00-50.00	\$5.....	1/3.....	\$80.00	10	\$780-1,300	26
New Hampshire.....	\$400.....	2.0-1.2% of annual wages.	9.00	32.00	\$3.....	Uniform.....	234.00	26	832	26
New Jersey.....	17 weeks of employment at \$15 or more.	2/3 of average weekly wage up to \$45 and 2/5 of average weekly wage above \$45.	10.00	35.00	Up to 1/2 wba ⁴	3/4 weeks of employment.	130.00	13	910	26
New Mexico.....	30 × wba and \$156 in 1 quarter.	1/26.....	10.00	30.00	\$3.....	2/5.....	120.00	12	720	24
New York.....	20 weeks of employment at average of \$15 or more.	67-51% of average weekly wage.	10.00	36.00 ⁽¹⁰⁾	Uniform.....	260.00	26	936	26
North Carolina.....	\$250.....	2.4-1.0% of annual wages.	7.00	30.00	\$2.....	Uniform.....	182.00	26	780	26
North Dakota.....	36 × wba and wages in 2 quarters.	1/24, plus \$1-\$3 per dependent, by schedule \$3-\$9.	7.00-10.00	26.00-35.00	\$3.....	Uniform.....	140.00	20	520-700	20
Ohio.....	20 weeks of employment and \$240.	1/17-1/25, plus \$3 for each dependent up to \$6.	110.00-3.00	33.00-39.00	\$2.....	1/2.....	120.00	* 12	\$58-1,014	26
Oklahoma.....	20 × wba and wages in 2 quarters.	1/20.....	10.00	28.00	\$7.....	1/3.....	67.00	6+	616	22
Oregon ¹¹	37 × wba or 1 1/2 × high-quarter wages, whichever is less, but not less than \$700.	1/26.....	15.00	35.00	1/3 wba.....	1/3.....	233.00	* 15+	910	26
Pennsylvania.....	32-42 × wba and \$120 in 1 quarter.	1/25 or 50% of full-time weekly wages, whichever is greater.	10.00	35.00	\$6.....	Uniform.....	300.00	30	1,050	30
Rhode Island ¹¹	30 × wba.....	1/20.....	10.00	30.00	\$5.....	35-27%.....	104.00	10+	780	26
South Carolina.....	1 1/2 × high-quarter wages but not less than \$240, and \$120 in 1 quarter.	1/20-1/26.....	8.00	26.00	1/4 wba.....	1/3.....	80.00	10	572	22
South Dakota.....	1 1/2 × high-quarter wages and \$150 in 1 quarter or wages in 2 quarters if base-period wages are \$600 or more.	1/20-1/23.....	8.00	25.00	\$3.....	36-22%.....	80.00	10	500	20
Tennessee.....	40, 50, and 60 × wba and \$75 in 1 quarter.	1/21-1/26.....	5.00	30.00	\$5.....	Uniform.....	110.00	22	660	22

See footnotes at end of table.

uniform system of 30 weeks for all qualified individuals. Maine extended its uniform-duration provisions from 20 to 23 weeks, and Vermont from 20 to 26 weeks. South Carolina changed from a system of uniform duration of 18 weeks to one of variable duration based on a third of base-period wages, with a minimum of 10 weeks and a maximum of 22.

Among the States with variable duration, Arkansas extended maximum duration from 16 weeks to 18, Arizona from 20 to 26, and Iowa from 20 to 24. Iowa also raised from \$450 to \$600 a quarter the limitation on the amount of the wage that can be used in computing duration. To qualify for the maximum duration and the

maximum weekly benefit amount a claimant must have earned at least \$540 in each of the 4 quarters in his base period.

Texas and Utah retained their statutory maximum duration but changed the formula used in its computation. Texas liberalized its duration provision by allowing total benefits up to the equivalent of one-fourth instead of one-fifth of base-period wages. Utah changed its method of determining duration when it adopted a weighted schedule of ratios, obtained by dividing high-quarter wages into total wages in the base period. If the ratio is less than 1.60 the duration is limited to the minimum of 15 weeks; if it is 3.30 or more, maximum

duration of 26 weeks is allowed. Illinois retained its statutory maximum but placed dependents' allowances within the duration formula so that the potential duration will be reduced for some claimants who qualify for such allowances.

Qualifying wages.—Eighteen States made changes in the amount of wage credits required to qualify for benefits. Most of them increased the required amount, although several others reduced requirements—at least for some claimants.

In an unemployment insurance program, qualifying requirements are needed as evidence that the individual claiming benefits is regularly attached to the labor force. They are among

Table 1.—Significant benefit provisions of State unemployment insurance laws, October 2, 1955—Continued

State	Qualifying wages or employment in base period	Weekly benefit amount ¹			Earnings disregarded in computing weekly benefits for partial unemployment ⁴	Total benefits payable in benefit year				
		Computation (fraction of high-quarter wages, unless otherwise indicated) ²	For total unemployment			Proportion of wages in base period ⁵	Minimum		Maximum	
			Minimum ³	Maximum ³			Amount	Weeks of total unemployment ⁶	Amount ³	Weeks of total unemployment
Texas.....	\$375 with \$250 in 1 quarter and \$125 in another, or \$450 with \$50 in each of 3 quarters, or \$1,000 in 1 quarter.	1/26.....	7.00	28.00	\$3.....	1/4.....	^a 113.00	^a 16+	672	24
Utah.....	19 weeks of employment and \$400.	1/26.....	10.00	33.00	\$6 from other than regular employer.	Weighted schedule of base-period wages in relation to high-quarter wages.	150.00	^a 15	858	26
Vermont.....	30 × wba and \$200 in 1 quarter and 1/3 of wages in last 2 quarters.	1/22-1/26.....	10.00	28.00	\$3.....	Uniform.....	260.00	26	728	26
Virginia.....	25 × wba (16+ if wba is \$6).	1/25.....	6.00	24.00	\$2.....	1/4.....	36.00	6	384	16
Washington.....	\$800.	2.0-1.1% of annual wages.	17.00	35.00	\$8.....	^a 26-29%.....	204.00	12	910	26
West Virginia.....	\$500.	1.8-1.0% of annual wages.	10.00	30.00	\$6.....	Uniform.....	240.00	24	720	24
Wisconsin.....	14 weeks of employment at average of \$13 or more.	60-51% of average weekly wage.	10.00	36.00	Up to 1/2 wba ⁴	7/10 weeks of employment.	100.00	10	954	26 1/2
Wyoming.....	26 × wba and \$200 in 1 quarter.	1/21-1/25, plus \$3 for each dependent up to \$6.	10.00-13.00	30.00-36.00	1/2 wba.....	^a 31-26%.....	80.00	8	780-936	26

¹ Weekly benefit amount abbreviated in columns as wba.

² When State uses a weighted high-quarter formula, annual-wage formula, or average-weekly-wage formula, approximate fractions or percentages are figured at midpoint of lowest and highest normal wage brackets. When dependents' allowances are provided, the fraction applies to the basic benefit amount.

³ When two amounts are given, higher includes dependents' allowances except in Colorado, where higher amount includes 25 percent additional for claimants employed in Colorado by covered employers for 5 consecutive calendar years with wages in excess of \$1,000 a year and no benefits received; duration for such claimants is increased to 26 weeks. Higher figure for minimum weekly benefit amount includes maximum allowance for 1 dependent; in Michigan, for 1 dependent child or 2 dependents other than a child. In the District of Columbia, same maximum with or without dependents. Maximum augmented payment in Massachusetts not shown since any figure presented would be based on an assumed number of dependents. In Alaska, for interstate claimants the maximum is \$25 and no dependents' allowances are paid.

⁴ In 3 States noted, full weekly benefit is paid if earnings are less than 1/2 weekly benefit; 1/2 weekly benefit amount is paid if wages are 1/2 weekly benefit but less than weekly benefit.

⁵ In States with weighted schedules the percentage of benefits is figured at the bottom of the lowest and of the highest wage brackets; in States noted the percent-

ages at other brackets are higher and/or lower than the percentages shown.

⁶ Figure shown applies to claimants with minimum weekly benefit and minimum qualifying wages. In Delaware and Utah statutory minimum. In California minimum duration at other levels is 15 weeks and minimum potential benefits \$300. In Illinois, statutory minimum of 10 weeks not applicable at minimum weekly benefit amount. In Texas, alternative qualifying wages of \$250 in high quarter and \$125 in another quarter may yield benefits of \$10 a week for 9+ weeks or \$94. In other States noted, if qualifying wages are concentrated largely or wholly in high quarter, weekly benefit or claimants with minimum qualifying wages may be above minimum weekly benefit amount and weeks of benefits may thus be less than the minimum duration shown.

⁷ Effective Apr. 1, 1956.

⁸ If benefit is less than \$5, benefits are paid at the rate of \$5 a week; no qualifying wages and no minimum weekly or annual benefits are specified.

⁹ No partial benefits paid, but earnings not exceeding the greater of \$15 or 1 day's work of 8 hours are disregarded for total unemployment.

¹⁰ Partial benefits are 1/4 of weekly benefit amount for each of 1-3 effective days. An "effective day" is the fourth and each subsequent day of total unemployment in a week for which not more than \$36 is paid.

¹¹ Effective Jan. 1, 1956.

the provisions intended to exclude from benefits persons who are only casually, temporarily, or occasionally employed or seeking employment.

All the West Coast States increased qualifying requirements substantially. California raised its minimum requirement from \$300 earned during the base period to \$600. Oregon changed its requirement of \$400 to total base-period wages of 37 times the amount of the weekly benefit but, in any case, not less than \$700. Washington increased its requirement from \$600 to \$800.

Alaska raised its minimum requirement from \$300 to \$450 and added the provision that total base-period earnings must be at least one and one-quarter times the earnings in the high quarter. Illinois raised its requirement from \$400 to \$550 in the base period, with at least \$150 earned in a quarter other than the high quarter. Thus both jurisdictions now require earnings in 2 quarters for claimants at all benefit levels. Kansas, which formerly required \$100 in 2 quarters or \$200 in 1 quarter, now requires \$200 in 2 quarters or \$400 in 1 quarter. Minnesota changed from \$300 in the high quarter and \$100 in another, or \$500 altogether, to \$520; New Hampshire, from \$300 to \$400.

North Dakota increased its requirement from base-period earnings equaling 30 times the weekly benefit rate to 36 times. Pennsylvania, where the law had called for 30 times the benefit rate for all claimants, now has a variable schedule; the total earnings required range from 32 times the benefit for claimants at low wage levels to 42 times for claimants at high wage levels. Only 30 times the benefit amount may be required, however, if benefits are computed under a step-down provision.⁵ South Carolina changed from 30 times the benefit rate with at least \$100 in the high quarter to at least one and one-half times high-quarter earnings but not less than \$120 in the high quarter and \$240 altogether, and it repealed its step-down provision. Vermont added

⁵ A provision that permits an individual who is found ineligible under the normal qualifying wage requirement to be found eligible for a lower benefit amount if his base-period earnings equal or exceed those required for the lower benefit.

such a provision. Texas changed its requirement from \$200 and wages in 2 quarters to (1) \$250 in 1 quarter and \$125 in another, (2) \$1,000 in 1 quarter, or (3) \$450 with at least \$50 in each of 3 or more quarters.

Tennessee's qualifying requirement is in terms of a varying multiple of the weekly benefit amount (40 times the benefit amount for claimants at the low benefit levels and 50 times the amount at the higher levels). The requirement was extended to 60 times for benefit amounts between the old maximum amount and the new one. Individuals whose base-period earnings are insufficient to qualify them for higher benefits may, however, qualify for a lesser amount under an unlimited step-down provision.

Four States relaxed their qualifying requirements. Alabama deleted a provision that a claimant could not receive benefits for any week if he had worked 160 hours and had earned \$180 in the 3 preceding weeks. Florida modified its requirement of base-period earnings of 30 times the benefit amount, which was applicable to individuals in all wage classes, to require only 18, 23, and 27 times the benefit amount for individuals at the lowest wage levels. Maine reduced from \$400 to \$300 the wages necessary to qualify. Nebraska changed its requirement from \$150 in each of 2 quarters to \$300 in 2 quarters with at least \$100 in each.

Utah deleted a provision in its law that made the eligibility requirement a proportion (16 percent) of the State's average wage in covered employment, and it substituted a requirement of earnings of \$400 in the base period. This change did not immediately affect claimants since the amount under the new requirement is currently the same as the amount that would have been required under the old proportional formula.

Other benefit provisions.—Colorado and Montana, the last two States to require the once standard 2-week waiting period, reduced their requirement in 1955 from 2 weeks to 1. Texas, which was the only State still requiring a waiting period for each subsequent period of unemployment in a benefit year, eliminated its waiting period. Four States now require no waiting period in a benefit year

and in two States the 1-week waiting period may become compensable under certain circumstances. Oregon and Alaska repealed provisions that restricted the benefit rights of certain workers on seasonal grounds. As a civil defense measure, Indiana authorized its agency to institute emergency procedures or policies to carry on the program in the event that the central office, records, and equipment are destroyed.

Michigan indicated its concern with the problem of keeping the level of unemployment insurance benefits up with changes in prices and the cost of living. The legislature directed the Employment Security Commission to make an annual comparison of the maximum weekly benefit amount and the national consumer price index and, if the index changes in an amount equivalent to \$1 in benefits, to report to the legislature, the Governor, and the Advisory Council.

Disqualifications

During 1955 many States amended their disqualification provisions; most of them made the disqualifications more severe. Several States, however, including some with large numbers of covered workers, liberalized their provisions.

With respect to the three major causes for disqualification—voluntary leaving, discharge for misconduct, and refusal of suitable work—23 States made one or more changes. In nine States changes made disqualifications more severe, while nine others liberalized them. Five States made disqualifications more severe in some respects but less so in others.

Voluntary leaving.—Arkansas reduced its disqualification for voluntary leaving from 10 weeks to 8 weeks but provided that only weeks subsequent to the filing of a claim should count toward the satisfaction of the disqualification period.

Illinois formerly disqualified all claimants for 6 weeks from the date of leaving, with an additional week imposed for each week that a claimant failed to report during the disqualification period. Under the amended law a claimant with wages in 3 or more quarters of the base period is disqualified until he is re-

employed or for a maximum of 6 weeks; a claimant with wages in less than 3 quarters is disqualified for the duration of the unemployment and until he has earned six times his benefit amount. An additional week of disqualification is imposed for each week in which he is unable to or unavailable for work or is not actively seeking work, as well as for the week in which he failed to report.

Seven States made their voluntary-leaving provisions less restrictive. In Pennsylvania, "good cause" was modified to apply to persons who leave voluntarily without cause of a necessitous and compelling nature; a provision that any cause based on a marital, filial, or domestic obligation should not be considered to be good cause was deleted. Michigan provided that if a worker leaves an employer to accept another job, and is later laid off from this job, his wage credits canceled by the leaving should be reinstated in full. Previously only 1 week of benefit rights was reinstated for each week he was employed. Georgia authorized its commissioner to waive the disqualification for voluntary leaving when an individual gives notice and leaves to accept a better job and remains in it a reasonable length of time.

Delaware no longer disqualifies individuals who leave involuntarily because of illness, and New Hampshire exempted individuals who within 4 weeks leave work that is not suitable. Montana, which formerly disqualified for any leaving, provided that the disqualification should not apply if there is good cause attributable to the employer. Hawaii deleted the "attributable to the employer" limitation on good cause.

Nine States modified their voluntary-leaving provisions to make them more restrictive. Maine restricted good cause to cause attributable to the employer and extended the period of the disqualification from 1-5 weeks to 7-14 weeks. South Carolina and Vermont provided that the disqualification period should begin at the time of the claim instead of the time of the leaving. Vermont also provided that total potential benefit rights should be reduced by an amount corresponding to the number of weeks of the disqualification.

Oregon extended the period of disqualification from 4 weeks to 8. In Alaska the disqualification period of 1-5 weeks was changed to 5. Tennessee extended the period of 1-5 weeks to 1-9 weeks and added a corresponding reduction in total benefit rights. South Dakota provided for mandatory reduction of total benefit rights equal to the weeks of disqualification and provided that only weeks of otherwise compensable unemployment should be counted toward satisfying the disqualification period. Nevada amended its law to impose a disqualification for leaving noncovered as well as covered employment. Ohio specified that an individual who quits to enter the Armed Forces should not be relieved of the disqualification unless he makes application to enter military service or is inducted within 30 days after separation from employment.

Discharge for misconduct.—Arkansas, Illinois, and Vermont made changes that both increased and reduced the severity of disqualifications for misconduct.

Alaska, Illinois, and South Dakota made the same changes in their provisions for disqualification for misconduct that they made in the disqualifications for voluntary leaving.

Maine extended the disqualification period from 1-9 weeks to 7-14. Vermont changed the disqualification from 1 week or more to 1-12 weeks and provided that a corresponding reduction should be made in total benefit rights. Oregon extended the disqualification period from 4-8 weeks to 8, with a reduction in benefit rights corresponding to 4-8 weeks of benefits.

Tennessee provided for the reduction of benefit rights corresponding to the number of weeks of the disqualification imposed when the disqualifying act immediately precedes the filing of the claim. Indiana and Alaska added provisions disqualifying for 5 weeks for suspension for misconduct connected with the work. Arkansas changed the period of the disqualification from 6-10 weeks to a fixed period of 8 weeks and provided that only weeks subsequent to the filing of the claim could be counted toward satisfaction of the disqualification period. South Carolina con-

tinued its maximum disqualification period as a period equal to the maximum duration provided.

Refusal of suitable work.—Ten States modified their disqualification provisions for refusal of suitable work to make them more severe, five States made them less severe, and Arkansas reduced the period of disqualification but provided that only weeks subsequent to filing of claims could satisfy the disqualification.

Alabama reduced significantly the severity of its disqualification provision. The former provision disqualified an individual for the duration of his unemployment and until he had earned wages equal to 20 times his weekly benefit amount, with a corresponding reduction in benefit rights. The new provision fixes the disqualification period at 6-10 weeks without reduction of benefit rights; the disqualification does not apply unless the individual is in a benefit year or is seeking to establish a benefit year at the time of the refusal.

South Carolina limited the application of its disqualification for refusal to accept an offer of work to refusal to accept an offer of suitable work. It also changed the optional reduction of potential benefits from an amount equivalent to the benefits for the weeks of the disqualification to one not to exceed the equivalent of such benefits. Texas limited its disqualification for refusal to accept suitable work to refusal occurring within the current benefit year and specified that the period of the disqualification should begin with the week following the refusal instead of the week following the claim. Nevada deleted a provision disqualifying an individual if he cannot be referred to employment because of intoxication or because his dress allows little possibility of his being hired. New Hampshire added a provision that more weight should be given to earnings than to length of unemployment in determining if offered work is suitable.

Alaska, Arkansas, and South Dakota made the same change in their provisions for disqualification for refusal of suitable work that they made with respect to the disqualification for voluntary leaving.

Illinois changed its law to provide

that the disqualification period should start with the week of the claim instead of the week of the refusal; no week is to be counted as satisfying the disqualification in which the claimant is unavailable for or unable to work, is not actively seeking work, and has not filed a claim.

Maine extended the disqualification period from 1-5 weeks to duration of the unemployment due to the refusal. Vermont added a provision reducing the duration of benefits by 6 weeks. Oregon extended the period of disqualification from 4-8 weeks to 8 weeks and provided that total benefit rights should be reduced by a variable amount corresponding to 4-8 weeks of benefits.

California lengthened the period of the disqualification from 1-5 weeks to 1-9. Ohio extended its disqualification for refusal to accept a referral to failure to investigate a referral. Utah restated its disqualification provision to include failing without good cause to accept a referral to suitable work. Tennessee provided that no future benefit should be based on wages earned from an employer to whose employment an individual refuses to return following a layoff if he has notice at the time of the layoff of the specific date when work would again be available to him.

Penalties for improper payment.—Many State legislatures indicated concern with various problems of improper payments by amending the pertinent provisions of their laws. Alaska, New Hampshire, and Pennsylvania increased criminal penalties for fraudulent misrepresentation or nondisclosure to obtain benefits. Eight States⁶ tightened their administrative penalties for fraud, fraudulent misrepresentation, or willful false statement to increase benefits. Arkansas, Michigan, and Pennsylvania provided for imposition of more severe administrative or criminal penalties on employers who fail to supply required information or who willfully submit false or fraudulent information.

Michigan, New Hampshire, North Dakota, Tennessee, and Wisconsin enacted or extended provisions for recoupment of fraudulently or improp-

erly paid benefits, while six other States made various modifications of similar provisions. Hawaii and Nevada strengthened their agencies in dealing with improper payments when they modified provisions respecting the reconsideration of determinations. New Hampshire, South Carolina, and Texas extended their penalties for fraudulent misrepresentation or nondisclosure to acts committed under the laws of any other State.

Other disqualifications.—Five States modified or added special provisions relative to disqualification in connection with marital or family obligations or pregnancy. Delaware added a disqualification for any week of unemployment due to pregnancy, but the disqualification may not apply for less than 8 weeks before or 6 weeks after childbirth. Connecticut, which had denied benefits to a woman following childbirth until she had been reemployed and earned \$100, provided instead that benefits should be denied for not less than 2 months after childbirth and until she has applied for reemployment with her last employer, or, if she refuses reemployment, until she has earned wages of at least \$100 in other employment. Nebraska repealed a provision that disqualified for the duration of the unemployment and canceled the wage credits of persons separated from employment because of marriage. Nevada extended to apply to the leaving of noncovered as well as covered work its provision disqualifying for leaving to marry or because of pregnancy.

Alaska repealed its provision deeming a woman unable to work 2 months before and 1 month after childbirth and substituted a disqualification for any week of unemployment due to pregnancy and until wages of \$120 have been earned. Alaska also added a provision disqualifying a woman, until she earns \$120, for leaving her most recent work to marry or to remain with her family.

Rhode Island modified its disqualification provision relative to labor disputes by reducing from 8 weeks to 6 the period of the disqualification. Disqualification provisions for receipt of certain income were made more liberal in two States and more restrictive in two others.

Financing and Experience Rating

Thirty-five States changed their financing and experience-rating provisions. The 1954 amendment to the Federal Unemployment Tax Act, permitting the assignment of reduced contribution rates to new employers who have at least 1 year of experience with the risk of unemployment instead of 3 years as formerly required, furnished the impetus for many of these changes. In Virginia the qualifying period was reduced by regulation on the basis of an automatic provision previously enacted. Twenty-three States acted on the permissive Federal amendment; 18 States reduced the qualifying period to the minimum permitted under Federal law, consistent with their respective systems of experience rating, and the other five States specified a longer period. It was not the intent of Congress to give new employers any competitive advantage over established employers, "but merely to equalize as much as possible the opportunity for rate reduction between new and established employers."

In nine of the 23 States the operation of the experience-rating formula automatically equalizes the opportunity for a reduced rate. Seven States enacted provisions requiring complete or, as in Pennsylvania, partial equalization; Arkansas, North Dakota, Pennsylvania, and Washington provided a proportionate or partial reduction in the scheduled experience ratios required of established employers; Georgia, Hawaii, and Oregon modified the payroll exposure factor to produce equalized experience ratios automatically. In the seven remaining States no provision was made to equalize the opportunity for rate reduction, and new employers in these States will continue to make contributions at the standard rate until they can meet the same reserve requirements provided for established employers.

Alaska repealed its experience-rating provisions but enacted a provision requiring a study of experience-rating systems. It also now requires employee contributions of 0.5 percent of taxable payroll in 1955 and 1956.

⁶ California, Idaho, Illinois, Maine, North Carolina, Oregon, Pennsylvania, and Texas.

Alaska, Delaware, Oregon, and Rhode Island raised the taxable wage base to \$3,600 from the \$3,000 limit provided in the Federal Unemployment Tax Act. Nevada had raised its base to \$3,600 in 1953.

Sixteen States adjusted their contribution rates and requirements under existing experience-rating formulas. Idaho, North Carolina, Oregon, and South Carolina increased the number of their rate schedules. The Idaho and Oregon increases included both more favorable and less favorable schedules, each effective when the fund balance is at specified percentages of taxable wages. Less favorable schedules were added by North Carolina and South Carolina. Pennsylvania deleted its most favorable schedule and made the remaining schedules less favorable. Kansas substituted for its three schedules a more favorable basic schedule, which will be adjusted to provide specified yields when the fund balance is at specified percentages of taxable payroll. Utah increased the weights assigned to quarterly decrease quotients and will group employers in 10 instead of six classes for rate computation purposes.

Eight States increased the number of reduced rates under one or more of their schedules. Lower minimum rates were provided in Delaware, Idaho, and Kansas; Pennsylvania raised its minimum reduced rate. Arkansas enacted a special lower requirement for its minimum rate for employers whose experience meets certain conditions, provided the fund balance is at a specified level. Georgia deleted its war-risk contribution requirement for 1955. Illinois added five penalty rates above the standard rate, and Oregon added one penalty rate.

More stringent fund balance requirements for specified rate schedules were adopted in seven States and less stringent requirements in North Carolina. Both North Carolina and South Carolina deleted the provision that no reduced rates would be allowed if the fund balance fell below a given level. Indiana and

Pennsylvania raised their requirements.

Michigan and New York made changes in their provisions for contributions to a special account within the fund. Michigan specified higher minimum and maximum balances for its solvency account; employers must make emergency contributions to the account when its balance falls below the minimum and their individual accounts are proportionately credited with any excess above the maximum balance. New York increased the number of subsidiary contribution rates, each applicable when the general account balance is a specified percentage of taxable payrolls.

Maine enacted a provision permitting employers to make voluntary contributions to their experience-rating accounts, and Arkansas altered its restriction on the amount of voluntary contributions employers may make.

Eleven States amended or enacted provisions related to the charging of benefits and omission of charges to individual employers' accounts. Vermont charges the most recent employer instead of the most recent base-period employer paying the claimant a specified amount of wages. Oregon changed from inverse-order charging of base-period employers to proportionate charging and repealed a provision to omit charges for benefits paid following a disqualification for refusal of suitable work. Hawaii no longer omits charges for benefits paid on a determination or redetermination that is finally reversed. Nevada omits charging for benefits paid to a multistate claimant on the basis of entitlement only through combining wages earned in more than one State. In Arkansas an employer who willfully submits false information on a benefit claim to evade charges is penalized by a charge to his account of twice the claimant's maximum potential benefits. Amendments in the other six States were less significant.

Provisions permitting the transfer of experience accounts when a busi-

ness changes hands were amended in nine States. Colorado and Illinois now permit a partial transfer of experience when part of a business changes hands. Colorado also enacted a statutory measure for determining when a total transfer of experience is required. Florida repealed its provision requiring a successor to pay 2.7 percent on wages in excess of 500 percent of the predecessor's payroll during a specified period. Minor amendments to transfer provisions were made in six other States.

Temporary Disability Insurance

All four State temporary disability insurance laws were amended during the 1955 sessions. California increased the maximum weekly benefit from \$35 to \$40; permitted a claimant to receive in benefits plus sick pay from his employer an amount equal to his weekly wages rather than 70 percent; repealed the provision for assessing private plans with the administrative costs added by such plans; extended for 2 more years the suspension of the prohibition against adverse selection; and made a few less significant changes.

New Jersey increased the maximum weekly benefit from \$30 to \$35; the benefits are now computed as two-thirds of the first \$45 and two-fifths of the remainder of average weekly wages. Rhode Island increased the maximum weekly benefit from \$25 to \$30; extended coverage to employers of one worker instead of four; and changed the waiting period from 7 consecutive days of sickness to a calendar week of unemployment "due to sickness . . . or due to sickness on the last working day . . ." The New York changes were minor extensions of eligibility under special conditions.

Bills to set up temporary disability insurance programs were introduced in the legislatures of 13 States,⁷ but none were enacted.

⁷ Arizona, Connecticut, Delaware, the District of Columbia, Hawaii, Illinois, Massachusetts, Michigan, Minnesota, Nevada, New Mexico, Ohio, and Wisconsin.

Family Benefits in Current-Payment Status, June 30, 1955

The number of families receiving monthly benefits under old-age and survivors insurance increased more than 850,000 in the year ended June

30, 1955; at the end of the fiscal year, monthly benefits were being paid to at least one person in 5.5 million families (table 1). Retired-worker families made up 76 percent of the total; they numbered 4.2 million—about 700,000 more than a year earlier. The number of survivor families totaled

about 1.3 million, an increase of more than 150,000.

Average family benefits at the end of June 1955 showed substantial increases from the corresponding averages a year earlier because of the higher benefit rates provided by the 1954 amendments and the increasing proportion of payments computed on the basis of earnings after 1950. Payments to retired workers with no dependents receiving benefits averaged \$63.70 for men and \$48.60 for women—an increase of 18 percent for each group. The average for a retired worker and his aged wife also increased 18 percent to \$102.20.

For survivor families (excluding the few aged-widower families) the average benefits ranged from \$46.60 for aged-widow families to \$132.30 for families consisting of a widowed mother and two children. The average benefit for families in which only one child was receiving benefits was \$47.90, and for families consisting of a widowed mother and one child it was \$104.90.

Families with benefits computed on the basis of earnings after 1950 had considerably higher average benefits than those whose benefits were based on earnings after 1936 (table 2). For beneficiary families that consist only of the retired worker and that are receiving benefits determined under the 1950 start, the average benefits were \$79.60 for men and \$58.80 for women; for families composed of a retired worker and his aged wife, both of whom were receiving benefits, the average was \$121.80. At the end of June 1955, all retired-worker families

Table 1.—Estimated number of families and beneficiaries in receipt of benefits and average monthly benefit in current-payment status, by family group, end of June 1955 and 1954

[In thousands, except for average benefit; data corrected to Nov. 27, 1955]

Family classification of beneficiaries	June 30, 1955			June 30, 1954			Percentage increase in average monthly amount per family, 1955 from 1954
	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families	Number of beneficiaries	Average monthly amount per family	
Total.....	5,542.3	7,563.5		4,690.2	6,468.8		
Retired-worker families.....	4,214.8	5,462.3		3,519.4	4,577.6		
Worker only.....	3,067.4	3,067.4	\$58.20	2,545.4	2,545.4	\$49.40	18
Male.....	1,962.0	1,962.0	63.70	1,669.9	1,669.9	53.80	18
Female.....	1,105.4	1,105.4	48.60	875.5	875.5	41.10	18
Worker and wife aged 65 or over.....	1,066.6	2,133.2	102.20	904.9	1,809.8	86.30	18
Worker and aged dependent husband.....	.4	.8	105.00	.6	1.2	95.00	10
Worker and 1 child.....	9.2	18.4	86.50	7.3	14.6	75.20	15
Worker and 2 or more children.....	10.0	20.0	98.70	9.2	18.4	76.00	30
Worker, wife aged 65 or over, and 1 or more children.....	6.1	22.2	102.20	5.8	20.4	79.40	29
Worker, wife under age 65, and 1 child.....	1.0	3.0	123.30	.8	2.6	98.90	25
Worker, wife under age 65, and 2 or more children.....	34.5	103.5	119.20	28.5	85.5	100.70	18
Survivor families.....	1,327.5	2,101.2		1,170.8	1,891.2		
Aged widow.....	688.2	688.2	46.60	585.1	585.1	41.00	14
Aged dependent widower.....	1.2	1.2	40.70	.9	.9	34.40	18
Widowed mother only.....	1.5	1.5	48.10	2.0	2.0	45.20	6
Widowed mother and 1 child.....	120.9	241.8	104.90	118.5	237.0	91.50	15
Widowed mother and 2 children.....	84.5	253.5	132.30	78.5	235.5	114.50	16
Widowed mother and 3 or more children.....	74.5	349.5	129.20	68.8	322.6	111.80	16
Divorced wife and 1 or more children.....	.2	.4	124.00	.2	.6	111.50	11
1 child only.....	202.3	202.3	47.90	175.5	175.5	42.20	14
2 children.....	80.8	161.6	81.60	73.5	147.0	72.20	13
3 children.....	29.5	88.5	100.20	25.9	77.7	88.30	13
4 or more children.....	19.9	87.2	104.80	19.1	83.0	92.60	13
1 aged dependent parent.....	22.3	22.3	48.00	21.2	21.2	42.60	13
2 aged dependent parents.....	1.7	3.4	92.60	1.6	3.2	81.40	14

¹ Benefits of children were being withheld.

Table 2.—Estimated number of families and beneficiaries in receipt of benefits and average monthly benefit in current-payment status on June 30, 1955, for selected family groups, by starting date used in benefit computation

[In thousands, except for average benefit; data corrected to Nov. 27, 1955]

Family classification of beneficiaries	Total			Based on earnings after 1936			Based on earnings after 1950			
	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families as percent of all families
Retired-worker families:										
Worker only.....	3,067.4	3,067.4	\$58.20	1,877.1	1,877.1	\$49.40	1,190.3	1,190.3	\$72.20	39
Male.....	1,962.0	1,962.0	63.70	1,199.0	1,199.0	53.50	763.0	763.0	79.60	39
Female.....	1,105.4	1,105.4	48.60	678.1	678.1	42.10	427.3	427.3	58.80	39
Worker and wife aged 65 or over.....	1,066.6	2,133.2	102.20	614.9	1,229.8	87.80	451.6	903.2	121.80	42
Worker, wife under age 65, and 1 or more children.....	54.1	197.3	116.90	27.5	101.5	83.60	26.6	95.9	151.40	49
Survivor families:										
Aged widow.....	688.2	688.2	46.60	612.7	612.7	45.00	75.5	75.5	59.80	11
Widowed mother and 1 child.....	120.9	241.8	104.90	81.8	163.6	91.40	39.1	78.2	133.20	32
Widowed mother and 2 children.....	84.5	253.5	132.30	55.9	167.7	105.00	28.6	85.8	176.10	34

receiving benefits computed under the 1950 start comprised about 40 percent of the total; this proportion is expected to increase since the 1950 start is used for about 75 percent of the current old-age benefit awards.

For survivor families the average benefits computed on the basis of earnings after 1950 were \$59.80 for aged-widow families and \$176.10 for families consisting of a widowed mother and two children. For aged-widow families, the proportion of benefits computed under the 1950 start was only 11 percent and reflected the large percentage of awards to widows currently attaining age 65 whose husband had died before April 1952 and for whom a 1950 start is thus not possible.

Recent Publications*

Social Security Administration

GREVILLE, T.N.E. *Estimated Amount of Life Insurance in Force as Survivor Benefits under OASI—1955.* (Actuarial Study No. 43.) Washington: Division of the Actuary, Sept. 1955. 18 pp. Processed. Limited free distribution; apply to Division of the Actuary, Social Security Administration, Washington 25, D. C.

General

AMERICAN ASSEMBLY. *The Federal Government Service: Its Character, Prestige, and Problems.* New York: The American Assembly, Graduate School of Business, Columbia University, 1955. 55 pp. Single copies free.

A study guide prepared for the Sixth American Assembly.

NATIONAL ASSOCIATION OF MANUFACTURERS. EMPLOYEE RELATIONS DIVISION. *The Guaranteed Annual Wage and Its Implications to a Free Economy.* New York: The Association, 1954. 43 pp. Processed.

National Policy for Economic Welfare

* Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

at Home and Abroad. Robert Lekachman, editor. Garden City, N. Y.: Doubleday & Co., 1955. 366 pp. \$6.

SCHIFF, PHILIP. "Twenty Years of Social Security." *Social Casework*, New York, Vol. 34, Oct. 1955, pp. 343-351. 50 cents.

Social Benefits in Sweden. Stockholm: Confederation of Swedish Trade Unions, 1955. 50 pp. An illustrated summary.

Retirement and Old Age

ANDRUS, RUTH. "Personality Change in an Older Age Group." *Geriatrics*, Minneapolis, Vol. 10, Sept. 1955, pp. 432-435. 75 cents.

BALTIMORE CITY COMMISSION ON AGING AND THE PROBLEMS OF THE AGED. *Widening the Lengthened Path of Life. Report . . .* Baltimore: The Commission, 1955. 89 pp.

A report on the employment, retirement, housing, recreation, medical care, home care, and counseling of Baltimore's aging population.

BROWER, F. BEATRICE. *Pension Plans and Their Administration.* (Studies in Personnel Policy, No. 149.) New York: National Industrial Conference Board, Inc., 1955. 53 pp. \$2.

Based on data from 327 concerns.

KIMMEL, DOROTHY G. *Homemaker Service for Older People.* Chicago: American Public Welfare Association, 1955. 15 pp. 30 cents.

Tells how one welfare department helps aging and infirm clients remain in their own homes.

LEHMAN, HARVEY C. "Jobs for Those Over Sixty-Five." *Journal of Gerontology*, St. Louis, Vol. 10, July 1955, pp. 345-357. \$2.50.

MCGILL, DAN M. *Fundamentals of Private Pensions.* Homewood, Ill.: Published for the Pension Research Council, Wharton School of Finance and Commerce, University of Pennsylvania, by Richard D. Irwin, Inc., 1955. 239 pp. \$5.

Discusses the economic basis of the old-age problem, public pension problems, and the private pension movement. Considers the basic features of a pension plan, types of formal plans, and methods of financing.

MICHIGAN. UNIVERSITY. SIXTH ANNUAL CONFERENCE ON AGING. *Earning Opportunities for Older Workers.* Wilma Donahue, editor. Ann Arbor: University of Michigan Press, 1955. 277 pp. \$4.50.

Considers barriers to continued

employment of middle-aged and older men and women and discusses methods for adapting jobs to fit their abilities and for creating earning opportunities for them.

SCHOTTLAND, CHARLES I. "The OASI Disability Freeze." *Public Welfare*, Chicago, Vol. 13, July 1955, pp. 100-103 f. \$1.

SCOTT, FRANCES GILLESPIE. "Factors in the Personal Adjustment of Institutionalized and Non-Institutionalized Aged." *American Sociological Review*, New York, Vol. 20, Oct. 1955, pp. 538-546. \$1.25.

A Study of Pension and Group Insurance-Hospitalization Plans Negotiated in 1954. Chicago: Charles D. Spencer & Associates, Inc., 1955. No paging. \$5.

Understanding the Older Client. (Reprinted from *Social Casework*.) New York: Family Service Association of America, 1955. 64 pp. 90 cents.

Public Welfare

AXEL, ROBERT. *Trends and Relationships in Public Assistance in the United States, 1940-1952: A Statistical Analysis.* New York: Government Affairs Foundation, Inc., 1954. 73 pp., and appendix with tables and maps. Processed.

COHEN, WILBUR J. "Current and Future Trends in Public Welfare." *Social Service Review*, Chicago, Vol. 29, Sept. 1955, pp. 247-259. \$1.75.

The Intake Process: Six Papers on Intake Procedures and Short-Term Treatment. (Reprinted from *Social Casework*.) New York: Family Service Association of America, 1955. 39 pp. 85 cents.

SCHERZ, FRANCES H. "Strengthening Family Life Through Social Security." *Social Casework*, New York, Vol. 34, Oct. 1955, pp. 352-359. 50 cents.

Child Welfare

FISHER, BERNARD C. *Justice for Youth: The Courts for Wayward Youth in New York City.* New York: Community Service Society of New York, Bureau of Public Affairs, 1955. 154 pp. \$1.

Describes the courts dealing with young persons and considers the best ways of helping youthful offenders.

RAYMOND, LOUISE. *Adoption and After.* New York: Harper & Brothers.

(Continued on page 31)

Regularly Scheduled Notes and Tables, 1956

LISTED BELOW are the titles of the scheduled tables and analytical notes with accompanying tables and the issues of the *BULLETIN* in which they will appear; there may, however, be changes in or additions to the list. Tables with calendar-year data for all programs will appear in the Annual Statistical Supplement in the September issue of the *BULLETIN* but are not listed here.

General Social Security Data

Contributions and taxes under selected social insurance and related programs, by specified period (calendar or fiscal-year totals, current reporting month, and 12 preceding months) monthly
Federal cash income and outgo and amounts for programs under the Social Security Act October
Federal grants to State and local governments (note) June
Federal grants to States under the Social Security Act:
 Checks issued, by State (fiscal-year data) October
 Money income sources of the aged (note) June, December
Money income sources of orphans and young widows (note) February, August
Payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period 1938- (calendar-year totals and quarterly data) March, June, September, December
Selected current statistics (pages 1 and 2) monthly
Selected social insurance and related programs, by specified period, 1940- (calendar-year totals, current reporting month, and 12 preceding months) monthly
Social welfare expenditures in the United States (note, fiscal-year data) October
Status of the old-age and survivors insurance trust fund, by specified period, 1937- (calendar or fiscal-year totals, current reporting month, and 12 preceding months) monthly
Status of the unemployment trust fund, by specified period, 1936- (calendar or fiscal-year totals, current reporting quarter, and 4 preceding quarters) March, June, September, December
Trust fund operations (note) April
Workmen's compensation payments (note) December

Old-Age and Survivors Insurance

Amount of monthly benefits and lump-sum death payments paid, by State June, October
Family benefits (note) September, November
Monthly benefits in current-payment status at the end of the month, by type of benefit (current reporting month and 12 preceding months) monthly
Number and amount of monthly benefits in current-payment status, by type of benefit and by State June, October
Number and characteristics of account-number applicants (note, annual data) August
Number of employers and workers and estimated amount of wages in covered employment, by specified period 1940- (calendar-year totals and quarterly data) March, June, September, December

Number of monthly benefits awarded, by type of benefit, number of lump-sum payments, 1940- (calendar-year totals and quarterly data) March, June, September, December
Number of monthly benefit awards for selected types of benefit, 1950- (calendar-year totals and quarterly data) June, December
Number of monthly benefits withheld May, October
Old-age benefits awarded (note, annual data) July
Old-age benefits in current-payment status on December 31, by size of benefit and by State (note) June
Social security employment taxes by internal revenue collection district March
Workers with insured status (note) May

Public Assistance

Aid to the blind: Recipients and payments to recipients, by State monthly
Aid to dependent children: Recipients and payments to recipients, by State monthly
Aid to the permanently and totally disabled: Recipients and payments to recipients, by State monthly
Amount of vendor payments for medical care for public assistance recipients, by program and State monthly
Assistance expenditures per inhabitant (note) March
Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payment per case, by program and State monthly
Concurrent receipt of old-age and survivors insurance benefits and public assistance (note) July
General assistance: Cases and payments to cases, by State monthly
Old-age assistance: Recipients and payments to recipients, by State monthly
Public assistance in the United States, by month (number of recipients and amount of assistance, by program, current reporting month and 12 preceding months) monthly
Recipient rates for specified types of public assistance in the United States, by State March, September
Source of funds expended for public assistance payments, fiscal year February
State and local assistance expenditures in relation to income payments (note) May

Federal Credit Unions

Credit unions in the United States (note) November

Employment Security

Selected data on nonfarm placements and unemployment insurance claims and benefits monthly

Social Security

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-55
[In thousands; data corrected to Dec. 5, 1955]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs			
		Monthly retirement and disability benefits ¹				Survivor benefits				Temporary disability benefits ²		State laws ¹⁰	Veterans' legis-lation ¹²	Rail-road Unem-ploy-ment Insur-ance Act ¹¹	
		Social Security Act	Rail-road Retirement Act	Civil Serv-ice Com-mis-sion ³	Veter-ans Ad-minis-tration ⁴	Monthly			Lump-sum ⁷		State laws ¹⁰				Rail-road Unem-ploy-ment Insur-ance Act ¹¹
						Social Security Act ⁴	Rail-road Retirement Act ⁵	Civil Service Com-mis-sion ⁶	Veter-ans Ad-minis-tration ⁴	Social Security Act					
Number of beneficiaries															
1954															
October.....	4,778.6	400.5	213.2	2,618.3	1,940.7	168.6	63.3	1,130.2	39.2	11.1	37.0	35.2	1,299.3	98.4	
November.....	4,833.5	401.0	215.1	2,623.8	1,964.0	175.6	64.1	1,129.1	38.9	10.4	36.6	37.3	1,223.1	112.4	
December.....	4,897.5	403.2	216.5	2,631.0	1,988.9	182.7	64.8	1,127.6	43.8	11.3	37.0	36.2	1,365.1	133.6	
1955															
January.....	4,965.3	404.9	217.8	2,635.1	2,002.1	186.7	65.5	(13)	40.0	11.0	36.6	40.2	1,670.3	140.7	
February.....	5,070.2	405.9	219.5	2,637.8	2,015.7	189.0	66.4	(13)	38.7	11.1	37.0	30.6	1,693.8	122.0	
March.....	5,169.9	410.3	220.7	2,642.7	2,030.9	190.8	67.5	1,146.0	44.0	15.2	40.2	30.5	1,600.2	106.9	
April.....	5,275.5	412.3	222.0	2,651.3	2,054.9	192.9	68.2	(13)	51.1	12.7	37.4	26.7	1,345.1	86.3	
May.....	5,370.0	414.2	223.4	2,659.8	2,077.1	194.9	69.0	(13)	51.7	12.5	36.2	25.8	1,136.0	61.1	
June.....	5,462.3	416.3	224.9	2,668.8	2,101.2	196.5	70.7	1,154.2	56.5	12.4	39.3	25.5	1,056.2	63.8	
July.....	5,527.8	417.6	225.8	2,675.6	2,115.4	197.2	70.8	(13)	44.0	11.7	35.5	22.3	923.8	67.6	
August.....	5,591.3	418.4	227.8	2,682.7	2,133.2	197.9	71.5	(13)	50.8	12.1	37.0	37.5	838.7	69.9	
September.....	5,646.3	419.7	229.8	2,688.6	2,150.0	198.8	71.9	1,155.8	48.0	12.0	36.4	36.8	763.2	61.8	
October.....	5,704.2	422.0	231.3	2,695.2	2,151.3	202.1	73.1	(13)	48.3	12.2	36.2	33.8	672.4	27.3	
Amount of benefits ¹⁴															
1940.....	\$1,183,462	\$17,150	\$114,166	\$62,019	\$317,851	\$6,371	\$1,448	\$105,696	\$11,833	\$12,267	-----	-----	\$518,700	\$15,961	
1941.....	1,079,648	51,169	119,912	64,933	320,561	23,644	1,659	111,799	13,270	13,943	-----	-----	344,321	14,537	
1942.....	1,124,351	76,147	122,806	68,115	325,265	39,523	1,603	111,193	15,005	14,342	-----	-----	344,084	6,268	
1943.....	914,553	92,943	125,795	72,961	331,350	55,152	1,704	116,133	17,843	17,255	\$2,857	-----	79,643	917	
1944.....	1,109,673	113,487	129,707	77,193	456,279	73,451	1,765	144,302	22,034	19,238	5,035	-----	62,385	\$4,215	
1945.....	2,051,694	148,107	137,140	83,874	697,830	99,651	1,772	254,238	26,127	23,431	4,669	-----	445,866	126,630	
1946.....	5,140,174	222,320	149,188	94,585	1,268,984	127,933	1,817	333,640	27,851	30,610	4,761	-----	1,094,850	1,743,718	
1947.....	4,684,564	287,554	177,053	106,876	1,676,029	149,179	19,283	382,515	29,460	33,115	26,024	\$11,368	776,165	970,542	
1948.....	4,490,297	352,022	208,642	132,852	1,711,182	171,837	36,011	\$918	413,912	32,315	32,140	35,592	793,265	510,167	
1949.....	5,672,234	437,420	240,893	158,973	1,692,215	196,586	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	
1950.....	5,286,020	651,409	254,240	175,787	1,732,208	276,945	43,884	8,409	491,579	32,740	33,578	89,259	28,099	1,373,426	
1951.....	5,651,701	1,321,061	268,733	196,529	1,647,938	506,803	49,527	14,014	519,398	57,337	33,356	147,846	26,297	840,411	
1952.....	6,452,902	1,539,327	361,200	225,120	1,722,225	591,504	74,085	19,986	572,983	63,298	37,251	167,665	34,689	998,237	
1953.....	7,539,541	2,175,311	374,112	269,300	1,840,437	743,536	83,319	27,325	613,475	87,451	43,377	186,145	45,150	962,221	
1954.....	9,645,507	2,697,982	428,900	298,126	1,921,380	879,952	93,201	32,530	628,801	92,229	41,480	190,133	49,173	2,026,566	
1955															
October.....	802,285	250,047	33,610	25,499	166,749	79,681	7,859	2,827	56,877	7,246	3,124	4,451	5,383	135,299	
November.....	804,303	253,509	33,681	25,727	168,430	80,702	8,308	2,876	55,849	7,449	2,900	4,626	5,502	132,089	
December.....	839,014	257,516	33,883	25,977	169,325	81,826	8,714	2,933	56,427	8,486	3,225	4,990	5,460	153,050	
1955															
January.....	862,000	262,404	34,019	26,180	168,508	82,414	8,935	2,972	56,608	7,834	3,434	4,412	5,070	170,882	
February.....	859,851	270,106	34,140	26,320	168,451	83,115	9,061	2,988	56,770	7,467	3,137	4,241	3,859	165,469	
March.....	889,820	277,284	34,556	26,627	170,656	83,953	9,163	3,068	57,325	8,646	3,314	4,307	4,368	178,762	
April.....	851,079	284,465	34,745	26,808	170,765	85,177	9,282	3,085	57,647	10,210	3,792	4,499	3,625	135,779	
May.....	834,390	290,578	34,967	26,964	171,438	86,287	9,397	3,128	57,961	10,248	3,773	4,574	3,625	117,402	
June.....	828,655	296,522	35,167	27,043	171,267	87,503	9,497	3,153	56,488	11,244	3,464	4,974	3,397	108,861	
July.....	814,855	300,999	35,293	27,162	172,265	88,413	9,551	3,185	57,885	9,024	3,195	4,307	2,818	91,602	
August.....	828,865	305,302	35,359	27,582	172,508	89,431	9,607	3,253	57,967	10,176	3,327	4,921	5,185	92,834	
September.....	821,706	308,860	36,521	27,767	171,690	90,344	9,827	3,283	57,682	9,612	3,299	4,624	5,064	83,169	
October.....	816,171	312,867	36,729	30,832	172,845	91,093	10,000	3,703	58,080	9,719	3,443	4,395	4,803	70,091	

¹ Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training; beginning July 1953, payments on estimated basis and adjusted quarterly.

⁴ Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

⁵ Annuities to widows under joint and survivor elections and, beginning February 1947, survivor benefits—widow's, widower's (first paid December 1951), widow's current, parent's, and child's benefits.

⁶ Payments to widows, parents, and children of deceased veterans; beginning 1955, data for beneficiaries shown as of end of quarter; beginning July 1955, payments on estimated basis and adjusted quarterly.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs; beginning July 1955, data for veterans' programs on estimated basis.

⁹ First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (monthly data not available);

and under the railroad programs, July 1947. Excludes hospital benefits in California and hospital, surgical, and medical benefits in New York; also excludes private plans in California and New Jersey except for calendar-year totals.

¹⁰ Represents average weekly number of beneficiaries; beginning January 1955 includes data for payments to unemployed Federal workers made by the States as agents of the Federal Government.

¹¹ Represents average number of beneficiaries in a 14-day registration period.

¹² Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950. Number represents average weekly claims paid.

¹³ Not available.

¹⁴ Payments: under the Social Security Act annual data represent Treasury disbursements and under the Railroad Retirement Act, amounts certified (for both programs monthly data for monthly benefits represent benefits in current payment status); under the Railroad Unemployment Insurance Act, amounts certified; for Veterans Administration programs, except the readjustment allowance program, disbursements; under the State unemployment and temporary disability insurance laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act, checks issued; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data and payments under the Railroad Unemployment Insurance Act, which are adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1953-55
[In thousands]

Period	Retirement, disability, and survivor insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
Fiscal year:						
1953-54.....	\$4,589,182	\$464,363	\$603,042	\$1,246,230	\$285,135	\$27,656
1954-55.....	5,087,154	469,750	601,217	1,142,009	278,810	23,720
4 months ended:						
October 1953.....	1,176,093	177,448	180,444	492,493	24,730	6,413
October 1954.....	1,396,550	162,278	163,804	406,951	24,212	5,890
October 1955.....	(⁶)	421,549	178,260	453,467	22,772	6,277
1954						
August.....	764,227	42,536	76,012	192,454	15,872	944
September.....	224,915	30,498	47,089	6,678	630	4,461
October.....	189,170	28,521	21,083	81,281	3,868	60
November.....	571,621	35,945	94,343	165,102	15,660	1,084
December.....	332,185	45,589	64,242	11,560	90	4,936
1955						
January.....	114,438	23,697	16,509	63,526	30,902	-77
February.....	274,568	33,726	63,716	120,179	167,245	991
March.....	562,399	39,872	46,374	7,580	19,792	5,349
April.....	317,541	37,491	19,796	128,198	4,488	42
May.....	814,133	45,501	79,650	232,027	14,896	985
June.....	703,719	45,649	52,784	6,886	1,524	4,522
July.....	217,239	⁷ 275,775	15,484	116,423	2,433	120
August.....	923,619	55,204	84,970	242,213	15,714	3,554
September.....	519,117	42,754	59,775	7,065	770	2,399
October.....	(⁶)	47,817	18,031	87,766	3,855	204

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952, adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

² Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from em-

ployees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers temporary disability insurance.

⁶ Not available.

⁷ Includes contributions from the Federal Government.

Source: *Monthly Statement of the U. S. Treasury* and other Treasury reports, unless otherwise noted.

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month. At the same time the average check for total unemployment increased 31 cents to \$26.02—a new high.

Conference on Children and Youth

The Joint Conference on Children and Youth met in Washington on December 5 and 6. Two hundred representatives of State committees, national voluntary organizations, and Federal agencies took part in the conference and heard reports on current programs in health, education, and welfare for children and youth and analyses of economic and social trends that will affect their future.

The conference met under the joint sponsorship of three coordinating groups—the National Advisory Council on State and Local Action for Children and Youth, which is com-

posed of the 51 State and Territorial agencies that have been following up the recommendations of the Mid-century White House Conference on Children and Youth; the Council of National Organizations, which is the coordinating body for 464 national organizations that participated in the Mid-century Conference and that includes social welfare, health, religious, labor, civic, and fraternal groups; and the Federal Interdepartmental Committee on Children and Youth, which represents 28 units in nine Federal departments and agencies (including the Department of Health, Education, and Welfare) that have programs in this field.

The three groups agreed to pool efforts again in 1956 in another joint conference to further health, education, and welfare programs for children, and it was agreed that representatives of youth should be included as full participants in all future planning.

Meeting of International Social Security Association

The International Social Security Association held its 12th General Meeting in Mexico City from November 23 to December 4, 1955. The membership of this Association is made up of the social security institutions—both those that are Government departments and those that are autonomous institutions—of about 50 countries. This meeting of the organization was the first to be held in the Western Hemisphere. The United States is not a member but has been represented at some of the Association meetings by observers; the representative at the current meeting was Robert J. Myers, Chief Actuary, Social Security Administration. A number of other countries that were not members sent delegations.

The meeting was devoted primarily to the presentation of and discussions on extensive technical reports. The

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Social Security

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-55
[In thousands]

Period	Receipts		Expenditures		Assets		
	Net contribution income and transfers ¹	Interest received ²	Benefit payments	Administrative expenses ³	Net total of U. S. Government securities acquired ⁴	Unexpended balance ⁵ at end of period	Total assets at end of period
Cumulative, January 1937-September 1955 ⁶	\$37,295,371	\$3,447,007	\$18,372,340	\$856,852	\$21,015,039	\$498,347	\$21,513,386
Fiscal year:							
1953-54 ⁶	4,589,182	450,504	3,275,556	88,636	1,522,270	702,752	20,042,615
1954-55	5,087,154	447,580	4,333,147	103,202	1,240,627	560,511	21,141,001
3 months ended:							
September 1953	1,002,407	10,917	766,035	20,845	221,694	553,513	18,592,801
September 1954	1,207,380	20,497	903,952	21,589	302,918	702,169	20,344,950
September 1955	1,639,976	24,098	1,280,342	31,348	434,548	498,347	21,513,386
1954							
July	218,238	79,551	292,587	7,434	70,000	560,520	19,970,384
August	764,227		288,205	6,782	150,000	879,760	20,439,623
September	224,915	10,946	323,160	7,374	82,918	702,169	20,344,950
October	189,170	14,995	349,564	7,682	-24,059	573,147	20,191,869
November	571,621		345,053	9,951		789,763	20,408,486
December	332,185	198,622	355,015	8,484	243,797	713,275	20,575,795
1955							
January	114,438	764	361,216	8,323	-113,430	572,368	20,321,458
February	274,568	2,186	373,339	8,856	-122,944	589,870	20,216,016
March	562,399	13,366	390,013	8,853	211,562	555,207	20,392,915
April	317,541	17,825	407,445	8,823	-205,664	679,969	20,312,013
May	814,133	4,083	419,844	11,561	412,200	654,579	20,698,823
June	703,719	175,243	427,705	9,079	536,246	560,511	21,141,001
July	217,239	7,439	423,430	11,131	266,104	84,524	20,931,119
August	923,619	1,330	428,390	10,241	438,002	132,840	21,417,437
September	519,117	15,330	428,522	9,976	-269,558	498,347	21,513,386

¹ For July 1940 to December 1950 equals taxes collected; beginning January 1951, equals amounts appropriated (estimated tax collections) and, from May 1951, deposits by States under voluntary coverage agreements. For 1947-51 includes amounts appropriated to meet costs of benefits payable to certain veterans' survivors. Includes deductions to adjust for reimbursement to the General Treasury of the estimated amount of taxes subject to refund for employees who paid contributions on more than \$3,600 a year (through working for more than 1 employer)—\$51 million in September 1954 for 1953 taxes, \$40.5 million in September 1953 for 1952 taxes, and \$33 million in December 1952 for 1951 taxes.

² Includes interest transferred from the railroad retirement account under the financial interchange provision of the Railroad Retirement Act, as amended in 1951. See footnote 7.

³ Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of supplies and services. Beginning October 1953, includes amounts for expenses of plans and preparations for construction authorized by P. L. 170, 83d Cong., 1st sess.

⁴ Includes accrued interest and repayments on account of accrued interest on

bonds at time of purchase.

⁵ Beginning April 1955, the two Treasury account items of the trust fund called "cash with disbursing officer" and "credit of fund account" were consolidated into a single item. For separate detail through March 1955, see earlier issues of the Bulletin.

⁶ Cumulative totals and fiscal year 1953-54 totals revised to correspond with Final Statement of Receipts and Expenditures of the U. S. Government for the Period from July 1, 1953 through June 30, 1954.

⁷ Represents interest transferred from the railroad retirement account—in February 1954 on \$488.2 million for the fiscal year 1952-53, and in July 1954 on \$424.5 million for the fiscal year 1953-54, and in July 1955 on \$330.6 million for the fiscal year 1954-55—in each case on the estimated amount that would have been in at the beginning of the fiscal year if railroad employment had always been covered under old-age and survivors insurance.

Source: Monthly Statement of Receipts and Expenditures of the U. S. Government and unpublished Treasury report.

Table 4.—Old-age and survivors insurance: Monthly benefits in current-payment status ¹ at the end of the month, by type of benefit and by month, October 1954-October 1955, and monthly benefits awarded, October 1955
[Amounts in thousands; data corrected to Nov. 21, 1955]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1954														
October	6,719,302	\$329,728.4	3,680,981	\$216,696.7	994,035	\$31,451.8	1,136,936	\$40,023.6	616,016	\$28,557.1	266,530	\$11,824.5	24,804	\$1,174.6
November	6,797,487	334,211.1	3,724,061	219,730.2	1,004,429	31,841.8	1,148,526	40,492.4	626,590	29,017.6	268,902	11,945.6	24,979	1,183.6
December	6,886,480	339,342.0	3,775,134	223,271.8	1,015,892	32,270.6	1,160,770	40,996.4	638,091	29,525.7	271,536	12,088.9	25,057	1,188.6
1955														
January	6,967,323	344,818.5	3,827,395	227,503.1	1,030,371	32,894.4	1,168,789	41,346.7	644,969	29,857.2	270,624	12,021.1	25,175	1,196.1
February	7,085,880	353,221.5	3,907,599	234,133.9	1,053,787	33,912.7	1,176,213	41,711.8	653,468	30,290.2	269,601	11,973.7	25,212	1,199.2
March	7,200,805	361,237.0	3,984,511	240,345.9	1,075,282	34,828.1	1,182,866	42,067.8	662,406	30,746.1	270,486	12,046.3	25,254	1,202.7
April	7,330,359	369,642.2	4,066,731	246,611.0	1,096,539	35,682.7	1,195,455	42,633.9	672,480	31,262.8	273,805	12,243.1	25,349	1,208.8
May	7,447,147	376,864.8	4,141,128	251,975.0	1,114,351	36,368.4	1,208,120	43,176.2	680,955	31,693.0	277,129	12,435.8	25,464	1,216.4
June	7,563,519	384,025.2	4,214,776	257,230.1	1,131,262	37,011.2	1,220,855	43,730.4	689,774	32,150.0	281,231	12,677.4	25,621	1,228.1
July	7,643,250	389,411.2	4,266,655	261,174.6	1,143,796	37,510.6	1,228,209	44,101.1	695,011	32,532.5	283,929	12,858.1	25,650	1,234.4
August	7,724,551	394,733.0	4,318,020	264,992.2	1,154,962	37,962.6	1,237,185	44,549.4	702,645	32,864.3	286,008	13,002.3	25,731	1,242.2
September	7,796,310	399,203.8	4,361,542	268,118.5	1,165,314	38,363.5	1,246,578	45,010.0	710,193	33,401.7	286,813	13,088.6	25,870	1,251.6
October	7,855,522	403,960.0	4,406,750	271,632.1	1,176,724	38,801.8	1,257,568	45,537.5	700,631	33,550.9	288,455	13,167.5	25,994	1,250.1
Monthly benefits awarded in October 1955	130,382	7,194.8	68,210	4,630.2	21,992	767.5	21,245	818.6	11,744	588.0	6,866	372.2	325	18.3

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

Table 5.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, October 1955 ¹

Region and State	Nonfarm place- ments	Initial claims ²		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unem- ployment under State programs ^{3,4}
		Total	Women ³	Total	Women	All types of unemployment ⁴			Total unemployment		
						Weeks compen- sated	Benefits paid ⁵	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total.....	586,537	793,895	296,385	3,467,600	1,454,336	2,823,982	\$70,090,975	672,377	2,529,979	\$26.02	* 784,119
Region I:											
Connecticut.....	10,365	17,064	10,194	61,622	33,601	54,433	1,497,144	12,960	49,581	28.76	14,996
Maine.....	2,333	5,732	2,637	26,548	16,384	21,436	414,557	5,104	18,088	20.45	6,452
Massachusetts.....	19,274	30,354	16,764	124,620	63,934	105,685	2,481,116	25,163	88,089	24.71	29,059
New Hampshire.....	1,628	4,291	2,458	21,720	14,164	17,240	330,266	4,105	13,200	21.55	4,971
Rhode Island.....	2,027	6,880	4,036	32,997	18,620	27,836	625,687	6,628	24,719	23.75	7,661
Vermont.....	1,333	1,153	637	6,181	3,905	5,501	118,985	1,310	4,776	23.26	1,450
Region II:											
New Jersey.....	11,571	48,607	25,754	201,349	109,184	187,628	5,134,411	44,673	162,837	28.44	48,166
New York.....	72,711	156,318	69,161	492,796	214,859	420,894	11,290,119	100,213	361,812	28.85	117,381
Puerto Rico.....	2,782	164	29	1,810	391	1,598	37,502	380	1,598	23.47
Virgin Islands.....	296	10	0	7	0	7	145	2	7	20.71
Region III:											
Delaware.....	603	1,572	455	5,174	1,990	3,451	86,141	822	3,252	25.57	1,184
District of Columbia.....	3,240	2,321	735	13,317	6,489	12,396	317,314	2,951	12,065	25.79	2,397
Maryland.....	7,164	7,769	2,432	35,155	12,020	31,743	787,864	7,558	28,793	25.78	7,970
North Carolina.....	17,474	14,309	7,470	76,204	40,494	63,271	1,162,631	15,065	57,808	19.08	16,426
Pennsylvania.....	22,545	82,070	29,209	425,595	154,787	382,357	10,136,647	91,037	349,287	27.70	99,716
Virginia.....	8,143	5,820	2,052	27,258	11,150	21,916	425,014	5,218	20,534	20.02	6,191
West Virginia.....	2,414	5,483	937	35,976	7,980	29,899	610,868	7,119	27,417	21.17	8,315
Region IV:											
Alabama.....	9,346	8,521	1,775	48,118	13,906	34,205	630,016	8,144	33,103	18.57	10,932
Florida.....	19,756	11,234	4,616	74,941	40,317	61,956	1,209,491	14,751	57,792	19.97	17,714
Georgia.....	13,894	11,512	4,409	66,278	34,516	47,623	927,944	11,339	44,722	19.90	13,780
Mississippi.....	9,680	4,623	1,554	25,639	10,328	20,001	373,081	4,762	18,010	19.50	6,078
South Carolina.....	8,446	8,210	3,425	36,505	18,063	29,435	575,853	7,008	26,922	20.01	8,307
Tennessee.....	10,774	12,895	4,530	101,569	42,623	84,154	1,677,023	20,037	79,965	20.25	23,277
Region V:											
Kentucky.....	5,343	9,437	3,188	79,851	29,877	61,611	1,235,610	14,669	56,213	20.77	18,545
Michigan.....	18,127	54,423	8,732	270,520	57,215	189,052	6,256,098	45,012	178,757	34.37	43,446
Ohio.....	32,424	25,483	8,673	110,785	50,648	87,718	2,233,675	20,885	80,765	26.45	26,163
Region VI:											
Illinois.....	22,495	35,402	14,892	200,620	97,977	151,390	3,556,425	36,045	129,589	25.35	45,054
Indiana.....	11,632	23,884	5,714	80,050	24,544	66,687	1,650,642	15,878	59,165	26.06	17,557
Minnesota.....	9,999	6,723	2,178	34,820	15,546	28,345	610,696	6,749	26,225	22.05	7,905
Wisconsin.....	7,579	12,521	3,816	56,119	18,451	45,952	1,358,663	10,941	41,223	30.27	12,890
Region VII:											
Iowa.....	7,847	3,813	1,154	13,698	6,681	10,831	218,949	2,579	9,095	21.80	3,312
Kansas.....	8,204	5,371	1,665	24,784	11,023	22,335	549,031	5,318	20,699	25.33	5,618
Missouri.....	8,961	18,268	6,443	89,574	42,092	64,258	1,213,741	15,300	53,515	20.74	21,372
Nebraska.....	6,587	2,003	865	7,666	4,066	6,960	155,674	1,657	6,544	23.07	1,800
North Dakota.....	2,667	360	94	1,481	827	1,205	27,757	287	974	24.51	402
South Dakota.....	1,846	565	151	1,775	886	1,330	25,505	317	1,064	21.25	389
Region VIII:											
Arkansas.....	8,321	6,388	2,273	27,279	9,662	15,173	283,215	3,613	13,879	19.22	6,330
Louisiana.....	10,131	7,875	1,462	34,879	9,027	31,209	662,141	7,431	27,974	22.21	8,273
Oklahoma.....	14,956	6,165	1,801	29,670	11,783	21,159	488,963	5,038	19,220	24.09	6,631
Texas.....	56,545	12,533	3,716	67,364	26,778	51,379	922,164	12,233	49,420	18.27	14,805
Region IX:											
Colorado.....	8,490	2,204	653	6,623	2,738	4,652	111,917	1,108	4,273	24.69	1,495
Montana.....	3,379	1,220	453	3,775	1,846	3,171	73,183	755	3,171	22.99	993
New Mexico.....	3,640	1,915	307	6,779	1,899	5,705	133,964	1,358	5,220	24.14	1,650
Utah.....	4,010	1,802	614	6,514	3,264	4,705	112,811	1,120	4,111	25.39	1,548
Wyoming.....	1,995	498	162	1,581	767	1,184	29,517	282	1,094	25.16	385
Region X:											
Arizona.....	5,548	3,112	790	12,849	4,653	9,112	227,583	2,170	8,448	25.51	2,850
California.....	43,717	67,408	22,002	219,149	97,660	164,515	4,254,587	39,170	145,153	27.35	52,330
Hawaii.....	753	2,068	1,067	12,518	5,979	9,638	200,304	2,295	7,763	23.20	(⁷)
Nevada.....	1,967	1,981	543	5,770	1,899	5,141	158,529	1,224	4,792	31.56	1,508
Region XI:											
Alaska.....	965	1,716	234	4,965	1,659	4,295	122,875	1,023	4,050	28.90	(⁷)
Idaho.....	4,257	1,262	350	5,116	2,506	3,170	74,822	755	2,929	24.07	1,262
Oregon.....	7,116	12,231	3,139	33,241	15,458	25,378	503,485	6,042	23,349	20.47	8,567
Washington.....	9,147	18,352	3,985	76,406	27,220	62,057	1,788,630	14,775	56,928	29.47	18,617

¹ Includes, except as otherwise noted, data for the Federal employees' unemployment insurance program, administered by the States as agents of the Federal Government.

² Total excludes transitional claims.

³ Excludes claims filed solely under the Federal employees' unemployment insurance program.

⁴ Total, part-total, and partial.

⁵ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁶ Excludes Alaska and Hawaii.

⁷ Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 6.—Public assistance in the United States, by month, October 1954–October 1955¹

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total ²	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance	
			Families	Recipients										
				Total ³										Children
Number of recipients														
Percentage change from previous month														
1954														
October.....		2,569,458	590,975	2,121,879	1,599,738	101,954	221,265	312,000	-----	-0.3	+0.5	+0.2	+0.7	+1.4
November.....		2,565,342	594,562	2,137,257	1,611,647	102,198	222,631	322,000	-----	-2	+6	+2	+6	+3.0
December.....		2,564,767	604,172	2,173,772	1,639,947	102,441	224,391	351,000	-----	(4)	+1.6	+2	+8	+8.9
1955														
January.....		2,558,246	610,518	2,197,927	1,658,102	102,583	225,855	370,000	-----	-3	+1.0	+1	+7	+5.6
February.....		2,553,776	617,692	2,227,501	1,680,549	102,804	227,490	380,000	-----	-2	+1.2	+2	+7	+2.5
March.....		2,552,881	624,235	2,253,174	1,699,626	103,045	229,894	381,000	-----	(4)	+1.1	+2	+1.1	+4
April.....		2,550,724	626,182	2,261,283	1,706,164	103,382	232,346	357,000	-----	-1	+3	+3	+1.1	-6.2
May.....		2,547,965	625,430	2,260,962	1,705,832	103,654	234,649	330,000	-----	-1	-1	+3	+1.0	-7.7
June.....		2,548,593	620,349	2,239,477	1,691,733	103,906	236,840	310,000	-----	(5)	-8	+2	+9	-5.9
July.....		2,550,101	611,578	2,209,299	1,668,914	104,140	238,763	298,000	-----	+1	-1.4	+2	+8	-3.9
August.....		2,551,615	607,822	2,199,090	1,661,809	104,164	240,299	297,000	-----	+1	-6	(5)	+6	-1
September.....		2,552,536	604,457	2,191,138	1,656,814	104,250	240,870	290,000	-----	(5)	-6	+1	+2	-2.4
October.....		2,553,041	598,488	2,171,261	1,642,932	104,446	242,324	286,000	-----	(5)	-1.0	+2	+6	-1.3
Amount of assistance														
Percentage change from previous month														
1954														
October.....	\$222,765,000	\$132,371,000		\$50,775,470		\$5,732,141	\$12,037,489	\$16,910,000	-----	-0.1	-0.8	+1.0	+0.5	+2.2
November.....	224,483,000	132,502,142		50,948,452		5,746,741	12,110,814	17,776,000	-----	+8	+1	+3	+6	+5.1
December.....	229,361,000	133,103,960		52,083,695		5,774,614	12,324,863	20,079,000	-----	+2.2	+5	+2.2	+5	+12.9
1955														
January.....	229,831,000	132,947,773		52,337,556		5,795,835	12,280,061	20,949,000	-----	+2	-1	+5	+4	+4.4
February.....	230,496,000	132,053,661		53,192,939		5,822,423	12,421,584	21,518,000	-----	+3	-7	+1.6	+5	+2.7
March.....	232,702,000	132,378,590		54,078,960		5,848,702	12,647,701	21,908,000	-----	+1.0	+2	+1.7	+5	+1.8
April.....	230,874,000	132,351,618		54,273,669		5,873,069	12,808,950	19,922,000	-----	-8	(4)	+4	+4	-9.1
May.....	229,468,000	132,674,197		54,229,682		5,898,355	12,895,336	17,947,000	-----	-6	+2	-1	+4	-9.9
June.....	228,490,000	133,297,014		53,835,897		5,965,151	13,010,952	16,674,000	-----	-4	+5	-7	+1.1	-7.1
July.....	227,683,000	134,267,369		52,998,023		5,906,557	13,188,555	15,941,000	-----	-4	+7	-1.6	-1.0	-4.4
August.....	226,881,000	133,649,806		52,770,265		5,888,035	13,300,930	15,717,000	-----	-4	-5	-4	-3	+1.4
September.....	227,105,000	133,999,430		52,851,801		5,945,226	13,302,871	15,366,000	-----	+1	+3	+2	+1.0	(5)
October.....	228,831,000	136,037,129		52,512,776		6,039,346	13,450,915	15,185,000	-----	+8	+1.5	-6	+1.6	+1.1

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data for such expenditures partly estimated for some States.

³ Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

⁴ Decrease of less than 0.05 percent.

⁵ Increase of less than 0.05 percent.

RECENT PUBLICATIONS

(Continued from page 25)

ers, 1955. 238 pp. \$3.
Counsel for adoptive parents.

Health and Medical Care

DICKINSON, FRANK G., and RAYMOND, JAMES. *The Economic Position of Medical Care, 1929-1953*. (Bulletin No. 99.) Chicago: American Medical Association, 1955. 36 pp. Information on personal consumer expenditures, medical care costs, and changes in efficiency and incomes.

GOLDMANN, FRANZ. "Comprehensive Medical Care: Basic Issues." *Social Service Review*, Chicago, Vol. 29, Sept. 1955, pp. 267-284. \$1.75.

HEALTH INSURANCE COUNCIL. *The Health Insurance Story*. New York: The Council, Bureau of Accident and Health Underwriters, 1955. 63 pp.

Describes the various kinds of voluntary health insurance provided by insurance companies.

INTERNATIONAL SOCIAL SECURITY ASSOCIATION. *The Evaluation of In-*

validity. (Report III, 9th General Meeting, Paris, September 7-11, 1953.) Geneva: The Association, 1954. 168 pp. \$1.50.

A report and monographs from 21 countries.

Planning Florida's Health Leadership: I—A Summary by Russell S. Poor; II—Florida's Doctors at Mid-Century, by John M. Machlachlan; and III—Health and the People in Florida, by John M. Machlachlan. Gainesville: University of Florida Press, 1954. 3 vols. \$1.50 each.

Table 7.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, October 1955 ¹

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance ²
Total.....	\$10,144,139	\$1,781,731	\$276,510	\$1,875,999	³ \$5,606,000
Alabama.....	1,097	578	7	838	4
Alaska.....				(⁴)	17,150
California.....			6,640	(⁴)	77,093
Colorado.....			372		(⁴)
Connecticut.....	269,616	95,868	3,696	64,325	(⁴)
Delaware.....					(⁴)
District of Columbia.....	435	328	18	556	129
Hawaii.....	19,404	6,249	1,017	15,684	(⁴)
Illinois.....	1,867,375	241,269	58,343	242,366	468,222
Indiana.....	425,158	65,326	17,164	(⁴)	175,864
Iowa.....				(⁴)	183,244
Kansas.....	200,424	41,438	2,770	28,152	32,444
Louisiana.....	255	4,593	280	1,616	1,911
Maine.....	37,398	12,999	1,602	1,896	40,627
Massachusetts.....	1,935,182	122,853	1,593	497,202	117,541
Michigan.....	149,192		2,396	25,178	87,839
Minnesota.....	1,197,204	97,004	36,660	7,560	171,464
Montana.....					168,519
Nebraska.....					154,185
Nevada.....	6,084			(⁴)	66,517
New Hampshire.....	74,508	13,554	2,394	5,120	(⁴)
New Jersey.....		13,490	28		159,992
New Mexico.....	32,460	34,228	2,000	6,699	2,870
New York.....	2,021,243	610,893	81,140	761,516	(⁴)
North Carolina.....	20,691	11,420		7,555	177,956
North Dakota.....	126,749	15,478	1,834	16,872	17,332
Ohio.....	203,234	13,114	6,994		1,042,745
Oregon.....					162,895
Pennsylvania.....	139,610	108,844	27,966	45,871	65,683
Rhode Island.....	51,565	24,171	1,336	17,405	28,160
South Carolina.....					16,588
South Dakota.....					76,431
Utah.....	562	894	85	644	57
Virgin Islands.....	343	106	16	51	176
Virginia.....					7,733
Washington.....	851,170	128,433	9,854	94,665	88,927
Wisconsin.....	513,180	118,661	10,911	34,243	192,492
Wyoming.....					37,671

¹ For the special types of public assistance figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

² In all States except California, Illinois, Kansas, Louisiana, Massachusetts, Nevada, New Jersey, Pennsylvania, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

³ Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and reporting these data semiannually but not on a monthly basis.

⁴ No program for aid to the permanently and totally disabled.

⁵ Data not available.

SOCIAL SECURITY IN REVIEW

(Continued from page 28)

subjects included the influence of vocational rehabilitation on the evaluation of invalidity; medico-social

training of doctors; treatment of overlapping benefits between unemployment insurance and other branches of social security; problems of administering unemployment insurance for agricultural workers, domestic

workers, and other similar categories; various special aspects of sickness insurance benefits; reciprocal agreements on social security between nations; and recent developments in social security.

Table 8.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments for assistance cases, by program and State, October 1955¹

State	Old-age assistance			Aid to dependent children (per family)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ²	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ²	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ²	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ²
Total, 53 States ⁴	\$53.28	\$49.57	\$3.97	\$87.74	\$84.87	\$2.98	\$57.82	\$55.35	\$2.65	\$55.51	\$48.32	\$7.74
Alabama	32.39	32.38	.01	40.51	40.48	.03	32.56	32.56	(⁵)	33.28	33.20	.08
California	88.35	87.93		109.03	108.87		67.94	66.67	1.17	(⁶)	(⁶)	(⁶)
Colorado	67.94	66.67		137.65	119.65	18.00	59.32	59.25	.07	115.01	84.01	31.00
Connecticut	87.26	71.26	16.00	109.03	108.87	.16	91.96	80.96	11.00	60.93	60.68	.25
District of Columbia	53.57	53.43	.14	93.45	91.52	1.93	59.32	59.25	.07	63.10	51.23	11.86
Hawaii	49.33	38.46	10.86	133.87	122.78	11.12	58.84	49.59	9.25	79.79	42.11	39.22
Illinois	60.36	41.97	19.93	89.65	82.20	7.59	51.18	51.18	16.66	(⁶)	(⁶)	(⁶)
Indiana	49.12	38.03	11.80	112.19	103.69	8.31	59.89	50.97	9.55	70.14	62.42	8.08
Kansas	65.48	59.89	5.53	65.37	65.12	.25	70.69	66.41	4.50	42.86	42.74	.12
Louisiana	51.15	51.14	(⁵)	84.74	81.74	3.00	50.10	49.96	.14	58.44	52.29	6.16
Maine	49.41	46.41	3.00	126.42	117.22	9.58	53.61	50.61	3.00	101.14	57.01	47.18
Massachusetts	77.57	56.11	21.95	109.12	109.12	12.32	95.32	94.55	.87	72.69	71.53	10.74
Michigan	56.21	55.49	2.03	120.98	109.12	12.32	63.53	63.14	1.35	57.32	50.57	8.45
Minnesota	68.17	45.62	23.22	131.73	118.46	13.50	82.31	53.75	29.42	(⁶)	(⁶)	(⁶)
Nevada	57.53	56.02	2.32	118.20	115.99	2.21	68.00	59.00	9.00	77.08	57.08	20.00
New Hampshire	63.66	51.60	12.00	68.36	62.65	5.71	59.00	50.97	.02	33.11	29.24	3.88
New Jersey	32.40	29.32	3.09	139.71	129.47	11.39	70.46	70.59	4.91	84.96	68.67	18.88
New Mexico	80.20	63.14	20.23	62.43	61.82	.61	35.01	30.10	4.91	37.61	36.97	.64
New York	80.20	63.14	20.23	119.14	109.56	10.55	89.71	74.22	18.75	72.59	55.22	18.98
North Carolina	31.74	31.34	.40	90.96	90.14	.82	68.60	52.37	16.23	54.27	50.77	3.60
North Dakota	67.95	53.15	15.62	101.42	101.42	5.82	57.03	55.17	1.86	75.88	67.72	11.45
Ohio	57.89	55.86	2.03	111.42	104.42	7.00	51.05	49.40	1.65	65.18	64.82	.36
Pennsylvania	46.17	43.65	2.52	113.11	112.79	.31	72.27	66.36	7.86	19.27	18.78	.50
Rhode Island	60.58	55.84	6.39	105.04	105.04	15.12	68.16	67.79	.37	15.00	15.00	17.66
Utah	59.83	59.77	.06	34.78	34.28	.50	(⁷)	(⁷)	(⁷)	96.29	66.50	29.91
Virgin Islands	18.72	18.22	.50	119.23	119.23		93.28	80.28	13.00	91.15	73.79	17.66
Washington	76.83	62.37	14.65	143.29	128.56	14.88	60.32	59.62	9.75	96.29	66.50	29.91
Wisconsin	64.33	52.43	12.03									

¹ Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

² Averages based on cases receiving money payments, vendor payments for medical care, or both.

³ Averages based on number of cases receiving payments. See tables 9-12 for average money payments for States not making vendor payments.

⁴ For aid to the permanently and totally disabled represents data for the 45 States with programs in operation.

⁵ Less than 1 cent.

⁶ No program for aid to the permanently and totally disabled.

⁷ Average payment not computed on base of less than 50 recipients.

ASSISTANCE LEGISLATION

(Continued from page 13)

In California, failure to comply with a rule or regulation of the State Social Welfare Department with respect to the operation of a boarding home or institution is cause for revocation or suspension of a license. The law also declares that a license issued for such a facility shall not be deemed to have a value for sale or exchange of property. Oregon expanded the legal definition of homes for the aged to include certain homes previously excluded; to strengthen and professionalize the services given in nursing homes, the operators are now licensed.

Disclosure of information.—Indiana was the first State to enact legislation prescribing the conditions under which there could be public access to the names of assistance recipients, as permitted by the 1951 Federal law. In 1955 Indiana amended its law to

simplify procedure. Copies of a schedule of monthly payments are now filed with designated officials.

Wyoming now permits public access to the names of recipients. The names of recipients and the amounts of their payments are available to public officials and representatives of charitable organizations, as designated; the use of the information for political and commercial purposes is prohibited. Tennessee made the same provision for public access to the names of recipients of aid to the permanently and totally disabled and the amounts of their assistance payments that had already been established for the other programs.

New Mexico provided that a monthly listing of recipients and amounts paid shall be available in each county office but prohibited publication by radio, television, or newspapers or for commercial or political purposes. A bill providing for a simi-

lar listing was passed by the West Virginia Legislature but vetoed by the Governor.

Problems of the aging.—In several States the problems of the aging received attention. The Governor of Colorado was authorized to appoint a commission on the aged to study problems of the aging and make periodic reports and proposals to the Governor and the legislature. California provided for a citizens' advisory committee on the aging, and Illinois and Indiana established commissions on the aging.

A new legislative council in Michigan, with members appointed by the legislature and a paid staff, will make legislative recommendations on the problems of the aging and on the correlation of work being done in this field by the various State departments. Pertinent laws, the problems of the aged, and the problems of cata-

(Continued on page 35)

Table 9.—Old-age assistance: Recipients and payments to recipients, by State, October 1955¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1955 in—		October 1954 in—	
				Number	Amount	Number	Amount
Total ² ...	2,553,041	\$136,037,129	\$53.28	(³)	+1.5	-0.6	+2.8
Ala.....	91,579	2,966,481	32.39	+4.3	+3.4	+44.7	+55.4
Alaska.....	1,663	107,297	64.52	+1	-2	-2	+1.6
Ariz.....	14,907	782,468	55.86	+2	+3	+9	+1.5
Ark.....	54,989	1,828,214	33.25	-2	-4	+4.4	+3.0
Calif.....	268,129	18,822,227	70.20	(⁴)	+7.4	-1.2	+2.8
Colo. ²	52,732	4,880,943	92.73	+3	+9.6	+3	+15.0
Conn.....	16,851	1,470,379	87.28	(⁵)	+8	+5	+5.9
Del.....	1,594	68,344	42.88	+5	+1.2	-6.4	+1.4
D. C.....	3,086	165,324	53.57	+3	+8	+2.0	+4.0
Fla.....	69,269	3,225,702	46.57	+1	+2	(⁶)	+1.8
Ga.....	98,549	3,742,194	37.97	(⁷)	+1	+1.4	+3.1
Hawaii.....	1,786	88,097	49.33	-3	-3	-4.4	+8.7
Idaho.....	8,626	476,919	55.29	+1	+3	-2.8	-1.4
Ill.....	93,702	5,655,507	60.36	-2	+4	-4.9	+1.0
Ind.....	36,026	1,769,515	49.12	-4	+3	-5.0	-4
Iowa.....	40,635	2,853,118	57.91	-2	+1	-5.2	-3.1
Kans.....	33,825	2,214,906	65.48	-1	+2	-2.1	+8
Ky.....	55,324	1,965,959	35.54	-2	-1	-1.2	-1
La.....	120,522	6,164,350	51.15	+1	+2	+7	+1.7
Maine.....	12,453	616,733	49.41	-4	-4	-1.5	+2.8
Md.....	10,437	476,830	45.69	-1	+1	-2.2	+2
Mass.....	88,163	6,839,022	77.57	-2	(⁸)	-4.3	-1.6
Mich.....	73,569	4,135,171	56.21	-3	+1	-4.6	-1.8
Minn.....	51,555	3,514,500	68.17	(⁹)	+9	-1.3	+5.2
Miss.....	70,199	1,953,777	27.83	-6	-7	+4.0	+3.1
Mo.....	132,137	6,561,957	49.66	-2	-2	-8	-1.7
Mont.....	8,957	519,719	58.02	+1	+2	-4.6	-3.6
Nebr. ²	17,878	921,872	52.15	+1	+3.7	-3.1	+1.8
Nev.....	2,627	151,132	57.53	0	-2	-8	+1.3
N. H.....	6,209	395,287	63.66	-4	+7.5	-4.9	+3.2
N. J.....	20,118	1,380,956	68.64	-1	+1	-2.8	+2.0
N. Mex.....	10,518	340,816	32.40	-6	-4	-13.6	-39.6
N. Y.....	99,901	8,012,484	80.20	-3	+1.6	-4.9	+3
N. C.....	51,728	1,642,036	31.74	-1	+1	+1	+1.8
N. Dak.....	8,116	551,519	67.95	-1	-1.5	-1.7	+6.9
Ohio.....	100,244	5,803,324	57.89	-2	-1.1	-3.6	-4.6
Okla.....	95,071	5,881,607	61.87	(¹⁰)	+3	-1	+8.4
Oreg.....	19,149	1,246,208	65.08	-3	+4	-5.9	-4.7
Pa.....	55,391	2,557,448	46.17	-1.0	(¹¹)	-6.4	-5.7
P. R.....	43,779	346,098	7.91	-2	-3	-2.8	-1.0
R. I.....	8,073	489,029	60.58	(¹²)	+1.2	-4.3	+2.2
S. C.....	43,200	1,403,129	32.48	-2	(¹³)	+6	+2.9
S. Dak.....	10,604	476,446	44.93	-3	-2	-3.8	-2.9
Tenn.....	64,382	2,233,790	34.70	-5	-9	-5.4	-8.3
Tex.....	223,274	9,299,927	41.65	+1	(¹⁴)	+9	+8.8
Utah.....	9,402	562,548	59.83	-3	-3	-1.3	-7
Vt.....	6,802	330,789	48.63	-2	(¹⁵)	-4	+9.5
V. I.....	686	12,842	18.72	-1.0	-8	+2.7	+37.3
Va.....	17,231	523,385	30.37	-2	+2	-6	+2.8
Wash.....	58,100	4,463,616	76.83	-3	+3	-4.6	+19.5
W. Va.....	23,729	657,099	27.69	-4	-5	-8.2	-18.1
Wis.....	42,673	2,745,231	64.33	-3	(¹⁶)	-4.8	+1.0
Wyo.....	3,962	233,768	59.00	-5	-3	-2.6	-3.4

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Includes 4,147 recipients aged 60-64 in Colorado and payments of \$417,669 to these recipients. Such payments are made without Federal participation.

³ Increase of less than 0.05 percent.

⁴ Decrease of less than 0.05 percent.

⁵ In addition to these payments from old-age assistance funds, supplemental payments of \$111,711 from general assistance funds were made to recipients for medical care.

⁶ Based on data excluding vendor payments for medical care for October 1954.

Table 10.—Aid to the blind: Recipients and payments to recipients, by State, October 1955¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1955 in—		October 1954 in—	
				Number	Amount	Number	Amount
Total ² ...	104,446	\$6,039,346	\$57.82	+0.2	+1.6	+2.4	+5.4
Ala.....	1,643	53,496	32.56	+9	-8.1	+6.8	-5
Alaska.....	71	4,692	66.08	(³)	(⁴)	(⁵)	(⁶)
Ariz.....	743	47,751	64.27	-5	-8	+3.8	+6.0
Ark.....	2,023	80,619	39.85	-1	-5	+5.0	+3.4
Calif. ²	12,782	1,129,253	88.35	+8	+6.6	+3.7	+8.1
Colo.....	318	21,573	67.84	-1.2	-1.6	-5.6	-4.8
Conn.....	336	30,897	91.96	-6	-2.0	+10.5	+10.4
Del.....	218	13,083	62.77	+1.9	+1.5	+5.8	+9.8
D. C.....	256	15,187	59.32	0	+3	-1.9	-8
Fla.....	2,815	138,612	49.24	-1	-6	-2.9	-2.0
Ga.....	3,403	146,569	43.07	-1	-1	+4.4	+5.2
Hawaii.....	110	6,472	58.84	-6.8	-4.7	+2.8	+19.2
Idaho.....	188	11,513	61.24	-5	+2	-1.6	+2
Ill.....	3,501	235,026	67.13	-2	+7	-3.6	+4.0
Ind.....	1,798	107,084	59.89	0	-2.2	+3.0	+6.1
Iowa.....	1,436	106,096	73.88	+8	+1.3	+2.1	+3.5
Kans.....	616	43,543	70.69	-1.1	-8	-8	+1.2
Ky.....	3,017	111,823	37.06	+3	+2	+6.4	+6.9
La.....	2,056	103,001	50.10	-2	-3	+2.6	+4.0
Maine.....	534	28,627	53.61	-2	+1	-1.8	+3.4
Md.....	478	24,889	52.07	+1.7	+1.5	+6	+2.4
Mass.....	1,823	173,773	95.32	+1	+1.1	+2.7	+8.0
Mich.....	1,770	112,446	63.53	-2	+1	-2.0	+5
Minn.....	1,246	102,557	82.31	-4	+9.3	+2.2	+8.6
Miss.....	3,706	128,469	34.67	+3	+2	+10.6	+12.1
Mo.....	4,314	258,840	60.00	+1.5	+1.5	+10.3	+20.4
Mont.....	445	29,021	65.22	-2	+1	-1.8	+5
Nebr. ²	775	49,559	63.95	+2.2	+11.2	+8.2	+20.9
Nev.....	116	8,743	75.37	+9	+8	(⁷)	(⁸)
N. H.....	266	18,087	68.00	-2.6	+5.8	-3.3	+5.3
N. J.....	892	62,851	70.46	+3	+1.9	+4.8	+9.2
N. Mex.....	407	14,249	35.01	0	-1	-7.3	-29.7
N. Y.....	4,328	388,275	89.71	-1	+2.9	-1.1	+5.8
N. C.....	4,874	198,702	40.77	-4	-5	+2.4	+3.6
N. Dak.....	1,153	7,752	68.60	-1.7	+8.3	+1.8	+20.6
Ohio.....	3,776	214,210	57.03	-3	-1.5	+1.8	+3.9
Okla.....	2,011	148,996	74.09	-2	-2	-2.8	+8.2
Oreg.....	335	24,752	73.89	+6	+1	-4.8	-7.3
Pa. ²	16,603	847,610	51.05	+3	+5	+1.7	+1.6
P. R.....	1,577	12,387	7.85	+4	-2	+12.2	+14.5
R. I.....	170	12,286	72.27	-1.7	-1.6	-6.1	-2.8
S. C.....	1,770	67,080	37.90	0	-1	+3.3	+5.3
S. Dak.....	199	8,712	43.78	-5	-1	-1.5	+6
Tenn.....	3,245	132,823	40.93	-3	-1.0	+6	-1.3
Tex.....	6,530	294,048	45.03	+6	+6	+3.1	+5.8
Utah.....	231	15,745	68.16	-9	-2	+3.6	+6.5
Vt.....	156	7,835	50.22	-1.3	-1.3	-2.5	+1.4
V. I.....	32	614	(⁹)	(¹⁰)	(¹¹)	(¹²)	(¹³)
Va.....	1,303	48,008	36.84	-5	(¹⁴)	+4	+4.0
Wash. ²	758	70,709	93.28	-3	(¹⁵)	-5	+18.2
W. Va.....	1,168	37,278	31.92	-2	-3	-2.7	-13.9
Wis.....	1,119	77,566	69.32	-7	-1.2	-4.5	-7
Wyo.....	66	4,357	66.02	(¹⁶)	(¹⁷)	(¹⁸)	(¹⁹)

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Data include recipients of payments made without Federal participation and payments to these recipients as follows: In California (\$36,773 to 391 recipients), in Washington (\$240 to 4 recipients), in Missouri (\$36,056 to 596 recipients), and in Pennsylvania (\$394,979 to 7,915 recipients).

³ Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁴ In addition to these payments from aid to the blind funds, supplemental payments of \$6,042 from general assistance funds were made to recipients for medical care.

⁵ Increase of less than 0.05 percent.

⁶ Decrease of less than 0.05 percent.

⁷ Based on data excluding vendor payments for medical care for October 1954.

Table 11.—Aid to dependent children: Recipients and payments to recipients, by State, October 1955¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total ²	Children	Total amount	Average per—		September 1955 in—		October 1954 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	598,488	2,171,261	1,642,932	\$52,512,778	\$87.74	\$24.19	-1.0	-0.6	+1.3	+3.4
Alabama.....	18,805	72,927	56,126	761,813	40.51	10.45	+6	-8.9	+14.0	+8.5
Alaska.....	1,264	4,405	3,246	114,834	90.85	26.07	+2.3	+2.8	+14.9	+35.3
Arizona.....	4,601	17,702	13,438	418,920	91.05	23.59	-2.1	-5.9	+9.8	+10.0
Arkansas.....	7,158	26,618	20,564	392,704	54.86	14.75	-4.5	-5.1	-1.1	+1.5
California.....	52,325	178,248	136,537	6,710,836	128.25	37.65	-1.0	(*)	-2.0	+7
Colorado.....	5,706	21,523	16,560	618,028	108.31	28.71	-1	-1	-1.1	+5
Connecticut.....	5,326	17,221	12,771	733,115	137.65	42.57	+2	-1.1	+16.6	+19.5
Delaware.....	1,066	4,143	3,172	91,625	85.95	22.12	+9	+6	+9.9	+11.0
District of Columbia.....	2,003	8,483	6,617	218,394	109.03	25.74	-2.9	-2.4	-15.9	-12.9
Florida.....	21,307	75,286	57,332	1,171,632	54.99	15.56	+4	+5	+4.1	+5.2
Georgia.....	14,081	51,141	39,058	1,058,427	75.17	20.70	+4	+6	+3.9	+5.5
Hawaii.....	3,237	12,354	9,793	302,499	93.45	24.49	+2	-4.4	+5.5	+7.5
Idaho.....	1,754	6,364	4,697	226,773	129.29	35.63	+2	+2	-2.9	+1.5
Illinois.....	21,094	84,020	63,615	2,904,195	133.87	34.57	+1.0	+1.4	+5.8	+10.4
Indiana.....	8,603	30,254	22,424	771,295	89.65	25.49	-7	-1.0	+4.2	+5.4
Iowa.....	6,479	23,519	17,578	711,024	109.74	30.23	-1	+1	-5	-1.7
Kansas.....	4,452	16,218	12,485	499,453	112.19	30.80	-1	+8	+5.3	+7.6
Kentucky.....	18,634	67,285	50,369	1,185,140	63.60	17.61	-8	-1.0	+1.3	+4.3
Louisiana.....	18,440	71,658	54,356	1,205,344	65.37	16.82	-2	(*)	+7.7	+9.9
Maine.....	4,340	14,992	10,823	367,755	84.74	24.63	(*)	+1	+3.6	+6.1
Maryland.....	6,127	24,985	19,406	588,511	96.05	23.55	-7	-5	+2.1	+3.6
Massachusetts.....	12,825	42,758	31,620	1,621,383	126.42	37.92	-5	-8	+2.5	+3.9
Michigan.....	19,209	65,868	47,934	2,190,477	114.03	33.26	-1.3	-4	-1.0	+3.3
Minnesota.....	7,874	26,665	20,465	952,593	120.98	35.72	+2	+1.9	+5.7	+9.3
Mississippi.....	11,073	41,307	32,039	306,848	27.71	7.43	-6.2	-6.4	-29.6	-25.2
Missouri.....	20,136	70,642	52,473	1,361,868	67.63	19.28	-6.6	-7.2	-4.6	-3.8
Montana.....	2,022	7,131	5,377	213,412	105.55	29.93	-8	-4	-8.5	-5.6
Nebraska.....	2,534	9,193	6,895	247,989	97.86	26.98	-2	+3.0	+3.7	+8.7
Nevada.....	259	933	714	22,196	85.70	23.79	+17.7	+18.2	(*)	(*)
New Hampshire.....	1,004	3,733	2,811	132,254	131.73	35.43	+1.1	+1.4	-4.3	+1.0
New Jersey.....	6,087	20,297	15,357	719,483	118.20	35.45	+2	(*)	+13.9	+16.7
New Mexico.....	5,906	22,173	16,906	409,860	68.36	18.48	-1.9	-2.1	-10.6	-16.8
New York.....	53,618	193,990	142,294	7,491,042	139.71	38.62	-4	+1.0	+5.6	+8.2
North Carolina.....	18,771	71,375	54,534	1,171,876	62.43	16.42	+7	+1.2	+4.8	+6.9
North Dakota.....	1,467	5,365	4,109	174,776	119.14	32.58	-1.7	-6	+3.1	+5.8
Ohio.....	15,962	60,572	45,929	1,451,884	90.96	23.97	+1	-4.9	+12.6	+6.9
Oklahoma.....	15,483	51,290	39,369	1,203,396	77.72	23.40	-1.0	-9	+2.5	+8.1
Oregon.....	3,346	11,951	9,035	407,586	121.81	34.10	+3	+7	-7.5	-9.4
Pennsylvania.....	28,825	108,728	82,282	3,001,852	105.24	27.61	-1.2	-1.2	+2.4	+3.8
Puerto Rico.....	41,270	142,609	109,925	434,997	10.54	3.05	-6	-4	+7	+4.8
Rhode Island.....	3,453	11,919	8,788	384,728	111.42	32.28	-1.1	-5	+4.6	+4.9
South Carolina.....	8,107	31,425	24,307	384,897	47.48	12.25	-8	-8	+3.5	+5.5
South Dakota.....	2,705	8,988	6,844	220,956	81.68	24.58	-1.1	-2.2	-3.2	-3.8
Tennessee.....	20,116	72,370	54,067	1,210,539	60.18	16.73	-2.1	-2.1	-9.2	-19.7
Texas.....	21,458	85,294	64,117	1,226,816	57.15	14.38	-3.9	-2.9	+3.3	-9
Utah.....	2,845	10,070	7,492	321,786	113.11	31.95	-2.8	-2.1	-8.5	-7.9
Vermont.....	1,090	3,785	2,841	87,245	80.04	23.05	+1	+4	+7.6	+11.4
Virgin Islands.....	211	784	646	7,339	34.78	9.36	+1.4	+1.1	+26.3	+87.7
Virginia.....	8,684	33,759	26,110	570,767	65.73	16.91	-4	-3	+2.3	+2.2
Washington.....	8,494	29,151	21,407	1,012,770	119.23	34.74	-2.7	-1.7	(*)	+13.7
West Virginia.....	17,921	67,885	52,823	1,312,565	73.24	19.34	-6	-5	-2.9	-11.5
Wisconsin.....	7,977	27,793	20,510	1,143,044	143.29	41.13	+2	+3.8	+1.5	+8.2
Wyoming.....	564	2,032	1,565	61,765	109.51	30.10	+1.4	+1.8	+8.7	+10.3

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.³ Decrease of less than 0.05 percent.

* Increase of less than 0.05 percent.

* Not computed; July 1955 first month of operation under approved plan.

* In addition to these payments from aid to dependent children funds, supplemental payments of \$164,360 from general assistance funds were made to 3,001 families.

* Based on data excluding vendor payments for medical care for October 1954

(Continued from page 33)

strophic illness are included among the subjects to be studied by the Legislative Council in Connecticut, which will report in 1957.

Kansas passed enabling legislation to permit the construction of homes

for the aged by county welfare departments and to permit the leasing of such homes for private operation. A Michigan law provides that each of the public employment offices will have one or more counselors for work with persons aged 65 or over.

A law of a different nature that will affect some aged persons in Tennessee provides for the appointment of a conservator for persons incapable of managing their estate by reason of advanced age, physical infirmities, or mental weakness.

Table 12.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, October 1955¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1955 in—		October 1954 in—	
				Number	Amount	Number	Amount
Total.....	242,324	\$13,450,915	\$55.51	+0.6	+1.1	+9.5	+11.7
Ala.....	10,930	363,738	33.28	+1.6	-7.0	+20.7	+12.8
Ark.....	5,070	158,607	31.28	+1.4	+1.5	+29.1	+31.3
Calif.....	4,955	285,136	57.55	+1.1	+4.4	+3.0	+3.8
Conn.....	2,075	238,651	115.01	+2.5	+3.3	+48.1	+59.8
Del.....	282	15,267	54.14	-1.1	-1.6	+60.2	+68.6
D. C.....	2,204	134,284	60.93	+4.4	+1.1	+3.7	+5.2
Fla.....	255	12,043	47.23	+78.3	+79.4		
Ga.....	10,839	455,300	42.01	+2.1	+2.2	+36.8	+37.7
Hawaii.....	1,322	83,414	63.10	+2.0	+9.9	+7.7	+17.3
Idaho.....	857	52,527	61.29	+9.9	+1.0	+2.1	+3.5
Ill.....	6,180	493,110	79.79	+1.0	+1.9	+7.4	+8.9
Kans.....	3,482	244,242	70.14	+8.8	+2.7	+6.8	+11.8
La.....	13,239	567,387	42.86	+7.7	+1.2	+9.9	+11.2
Maine.....	308	18,001	58.44	+17.1	+16.1		
Md.....	4,877	264,494	54.23	+1.0	+1.2	+14.5	+18.1
Mass.....	10,538	1,065,791	101.14	+6.6	+2.6	+7.6	+17.6
Mich.....	2,344	170,394	72.69	0	+3.3	+13.3	+16.5
Minn.....	895	51,299	57.32	+7.7	+8.3	+78.6	+88.7
Miss.....	3,236	79,542	24.58	+7.7	+7.7	+13.3	+13.2
Mo.....	13,199	686,720	52.03	-3.3	-3.3	-8.1	-7.9
Mont.....	1,407	90,640	64.42	-1.1	-1.1	-9.9	+1.5
Nebr.....	237	13,034	55.00				
N. H.....	256	19,733	77.08	+2.4	+8.5	+23.7	+34.3
N. J.....	3,575	286,292	80.08	+2.1	+2.2	+26.2	+30.9
N. Mex.....	1,727	57,188	33.11	+6.6	+5.5	-7.6	-22.5
N. Y.....	40,335	3,426,691	84.96	-3.3	+2.1	+2.1	+5.0
N. C.....	11,804	443,947	37.61	+8.8	+1.0	+19.6	+22.2
N. Dak.....	889	64,530	72.59	0	-3.7	+7.2	+5.3
Ohio.....	8,743	437,387	50.03	-3.3	-2.2	+16.2	+16.6
Okla.....	6,173	361,120	58.50	+9.9	+1.3	+20.0	+42.2
Oreg.....	3,163	237,406	75.06	-7.7	-7.7	+8.5	+6.0
Pa.....	13,109	711,379	54.27	(²)	+5.5	+4.5	+5.5
P. R.....	19,184	167,117	8.71	(³)	+3.3	+7.7	+10.5
R. I.....	1,520	115,333	75.88	+5.5	+7.7	+16.9	+19.2
S. C.....	8,130	257,975	31.73	+3.3	+5.5	+9.6	+11.0
S. Dak.....	730	33,884	46.42	+2.0	+2.0	+23.1	+23.8
Tenn.....	1,657	65,585	39.58	+3.3	+3.1	+26.5	+25.8
Utah.....	1,787	116,482	65.18	-1.1	+7.7	+3.9	+5.5
Vt.....	488	24,555	50.32	+2.1	+2.3	+25.4	+30.3
V. I.....	103	1,985	19.27	+3.0	+2.9	(⁴)	(⁵)
Va.....	4,652	183,496	39.44	-2.2	(⁶)	+3.1	+6.6
Wash.....	5,359	488,473	91.15	-6.6	+5.5	-3.6	+23.0
W. Va.....	8,609	268,878	31.23	0	-6.2	+8.2	-3.5
Wis.....	1,145	110,253	96.29	+9.9	(⁷)	+2.8	+6.6
Wyo.....	455	27,605	60.67	+4.4	+5.5	+4.1	+6.0

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² In addition to these payments from aid to the permanently and totally disabled funds, supplemental payments of \$49,139 from general assistance funds were made to 1,958 recipients.

³ Decrease of less than 0.05 percent.

⁴ Increase of less than 0.05 percent.

⁵ Percentage change not computed on base of less than 100 recipients.

⁶ Based on data excluding vendor payments for medical care for October 1954.

Table 13.—General assistance: Cases and payments to cases, by State, October 1955¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	September 1955 in—		October 1954 in—	
				Number	Amount	Number	Amount
Total.....	286,000	\$15,185,000	\$53.07	-1.3	-1.2	-7.8	-10.2
Ala.....	152	3,670	24.14	+1.3	+3.6	+16.0	+19.3
Alaska.....	167	9,248	55.38	+12.1	+10.2	+23.7	+12.1
Ariz.....	1,713	75,819	44.26	+1.0	+1.0	+6.3	+7.2
Ark.....	303	4,281	14.13	-7.3	-4.4	-28.4	-31.3
Calif.....	27,907	1,435,724	51.45	-2.1	-2.3	-10.2	-7.9
Colo.....	1,305	52,809	40.47	-8.2	-4.0	-2.5	+4.9
Conn.....	2,730	151,473	55.48	-3.9	-5.5	-9.7	-13.0
Del.....	1,009	49,100	48.66	+2.2	+1.9	-9.8	-11.2
D. C.....	510	31,922	62.59	-3.0	-2.9	-3.4	-2.6
Fla.....	5,400	95,000					
Ga.....	2,161	50,129	23.20	-1.4	-1.2	-6.6	-6.6
Hawaii.....	2,079	116,652	56.11	-2.7	-3.7	+34.0	+39.8
Idaho.....	78	3,582	45.92	(²)	(³)	(⁴)	(⁵)
Ill.....	33,683	2,372,383	70.43	-1.9	+8.8	+2.3	+2.0
Ind.....	10,914	372,132	34.10	+3.0	+4.7	+15.1	+17.4
Iowa.....	3,418	108,645	31.79	-1.8	+1.0	-9.5	-8.8
Kans.....	1,820	98,316	54.02	-2.8	-2.6	-3.5	-4.4
Ky.....	2,773	80,945	29.19	-2.3	-1.5	+2.8	-4.0
La.....	7,568	298,341	39.42	-1.1	+3.3	+6.1	+6.0
Maine.....	3,072	135,189	44.01	+2.7	-1.2	+1.3	+3.1
Md.....	1,518	80,572	53.08	-2.6	-3.4	-34.0	-35.5
Mass.....	11,389	603,605	53.00	-3.5	-4.4	-8.5	-11.0
Mich.....	15,201	999,461	65.75	-2.2	-2.7	-24.4	-23.3
Minn.....	5,739	312,882	54.52	-4.1	-6.2	-8.0	-11.2
Miss.....	986	13,053	13.24	-6.6	-9.9	+11.8	+8.5
Mo.....	5,988	240,661	40.19	-3.5	-3.5	+5.9	+11.6
Mont.....	608	19,431	31.96	+3.9	+14.4	-73.6	-81.5
Nebr.....	1,279	51,944	40.61	-7.0	-6.0	-7.9	-11.9
Nev.....	336	10,008	29.79	+15.5	+6.9	-6.4	-18.9
N. H.....	876	39,702	45.32	-1.7	+3.4	-20.3	-17.3
N. J.....	6,905	547,317	79.26	-1.8	-9.9	-9.5	-8.5
N. Mex.....	384	10,015	26.08	-9.9	-9.3	-31.2	-30.7
N. Y.....	25,473	2,014,473	79.08	-3.5	-3.1	-12.7	-10.0
N. C.....	2,114	45,011	21.29	-5.9	-4.4	0	+2.5
N. Dak.....	319	13,016	40.80	+1.9	+5.5	+7.8	+1.4
Ohio.....	27,035	1,379,035	51.01	+5.1	+3.7	-8.5	-11.7
Okla.....	7,455	127,034	17.04	-2.6	+7.7		
Oreg.....	2,331	122,765	52.67	+8.2	+11.6	-33.3	-38.2
Pa.....	22,809	1,517,453	66.53	-3.5	-6.0	-5.4	-10.2
P. R.....	891	9,194	10.32	-1.5	-11.4	-12.3	-14.2
R. I.....	3,092	223,943	72.43	-9.0	+3.1	-15.1	-11.4
S. C.....	1,845	41,822	22.67	+2.3	-1.1	-17.1	-15.9
S. Dak.....	1,102	41,189	37.38	-2.6	+0.6	-1.3	+17.2
Tenn.....	2,493	39,853	15.99	+7.6	+4.5	+18.6	+12.1
Tex.....	8,900	197,000					
Utah.....	1,290	77,340	59.95	-6.9	-4.8	-20.8	-17.5
Vt.....	1,100	41,000					
V. I.....	104	2,028	19.50	+3.0	+5.8	(⁶)	(⁷)
Va.....	2,147	75,544	35.19	-6.6	+9.9	-3.3	-2.0
Wash.....	8,765	546,934	62.40	-3.3	+8.8	-4.9	-1.7
W. Va.....	2,245	65,288	29.08	+1.4	+3.3	-14.6	-11.9
Wis.....	6,440	469,580	72.92	-7.1	+4.1	-20.5	-21.6
Wyo.....	193	8,676	44.95	+21.4	+12.8	+1.6	+3.2

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

³ State program only; excludes program administered by local officials.

⁴ About 9 percent of this total is estimated.

⁵ Partly estimated.

⁶ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments.

⁷ Percentage change not computed on base of less than 100 cases.

⁸ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁹ Includes cases receiving medical care only.

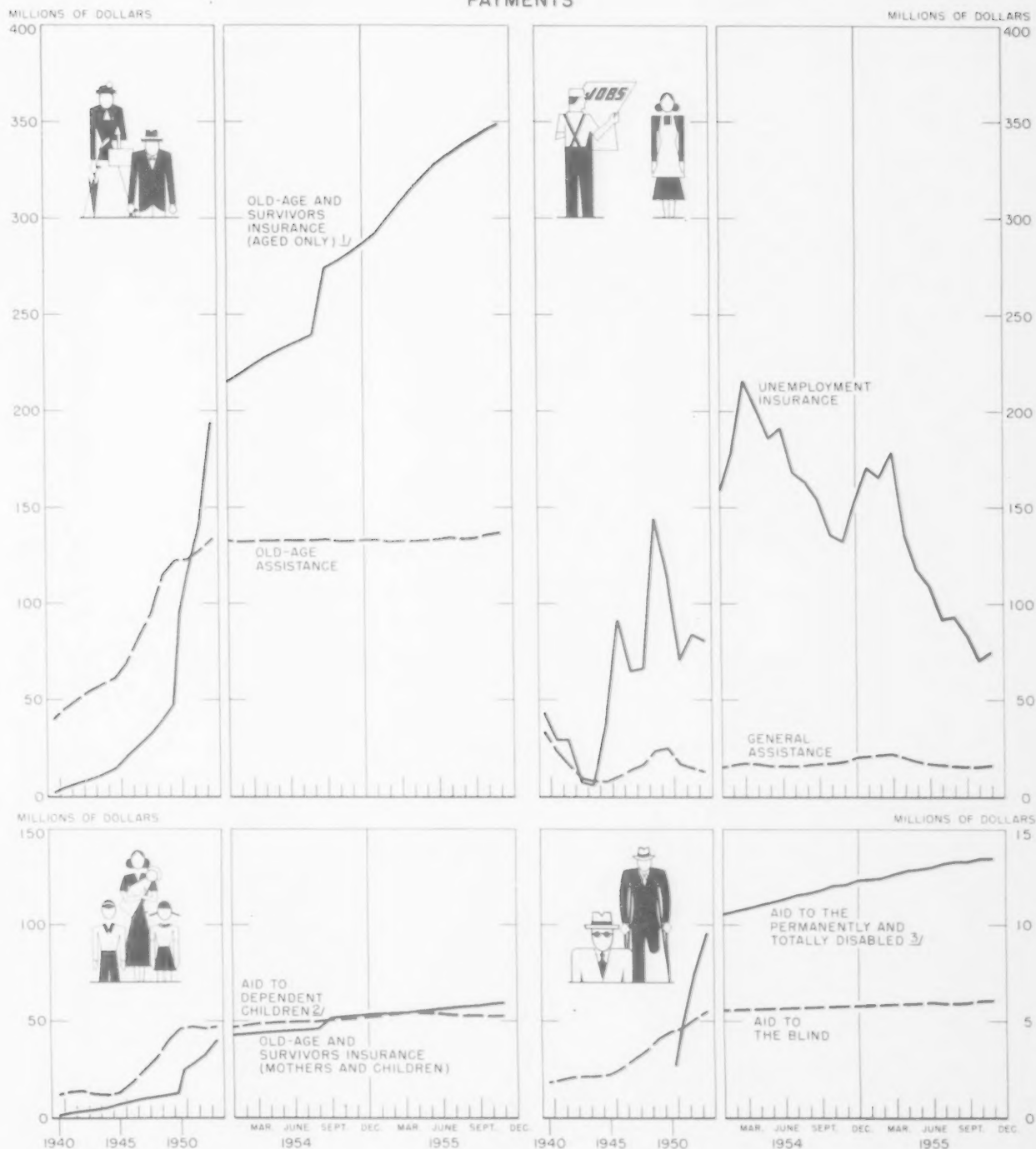
¹⁰ Includes 7,244 cases and payments of \$247,012 representing supplementation of other assistance programs.

¹¹ Includes an unknown number of cases receiving vendor payments for medical care only and an unknown amount of vendor payments for medical care. Percentage change not computed for October 1954; comparable data not available.

¹² Estimated on basis of reports from sample of local jurisdictions.

Social Security Operations*

PAYMENTS



* Old-age and survivors insurance: beneficiaries receiving monthly benefits (current-payment status); annual data represent average monthly number. Public assistance: monthly number of recipients under all State programs (including, beginning October 1950, cases receiving only vendor payments for medical care, except in general assistance); annual data, average monthly number. Unemployment insurance: average weekly number of beneficiaries for the month under all State laws; annual data, average weekly number for the year.

¹ Receiving old-age, wife's or husband's, widow's or widower's, or parent's benefit. Beginning September 1950, includes a small proportion of wife beneficiaries under age 65 with child beneficiaries in their care.

² Children plus 1 adult per family when adults are included in assistance group; before October 1950, partly estimated.

³ Program initiated October 1950.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

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The Social Security Bulletin for August 1955 is a special issue commemorating the twentieth anniversary of the Social Security Act. In articles by the Commissioner of Social Security and by staff of the Social Security Administration, the developments of the past two decades are reviewed and objectives for the future outlined.

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